

Business Education Forum

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UNITED BUSINESS EDUCATION ASSOCIATION

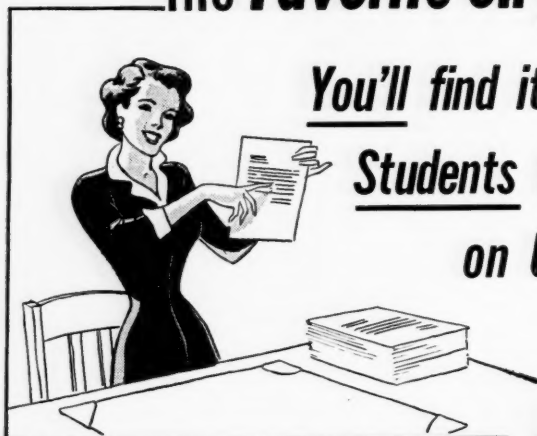
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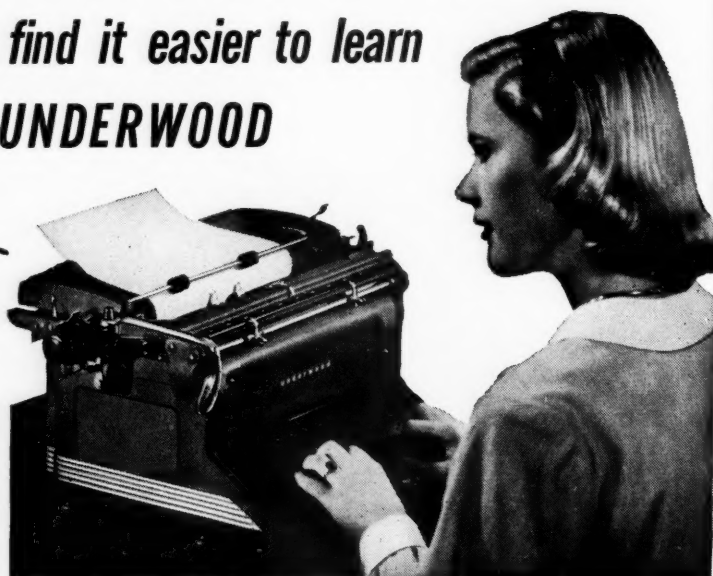
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Let's stop hampering a beginner by requiring perfection or even near perfection at the start. We must require a degree of accuracy, of course, but let us temper our demands with leniency. The achievement of perfection is a gradual accomplishment; it should not be expected, much less required, from a beginner. Getting accustomed to stroking the keys properly, using the right amount of finger leverage, and remembering the location of the keys to be depressed — these are only a few of the things the beginner has to think about while attempting to do something that is entirely new. After a certain amount of practice a student gradually gains confidence and then you can expect an improved result. The requirement of perfection places the student under an unnecessary tension and strain, which in itself will defeat a student's best intentions. Tension and strain have ruined the chances of more than one trained professional operator so let us not expect the impossible from the untrained beginner.



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HEADQUARTERS NOTES

Washington, D. C., December—Enthusiastic reports of state and area meetings of business teachers have been received during the last half of 1951. It is heartening to witness positive aggressive leadership in states which a few years ago appeared complacent. This change and progress was no chance occurrence or haphazard growth. Rather, this progress is the result of hard work on the part of leaders and their valiant co-workers.

● There are many persons who do not know that the teachers of the United States own two large buildings at the corner of Sixteenth and "M" Streets in Washington. These buildings house the

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headquarters for the National Education Association and its departments, divisions, and commissions. Here a devoted staff, ranging from leaders in education to the unheralded clerks, work and work hard. Lights burn at night and many staff members may be found at their desks or attending conferences at hours far in excess of those established for office workers.

Also, there are many persons who do not know that the Department of Business Education (founded in 1892; name changed when merged with the National Council for Business Education in 1946) is one of the oldest departments in the NEA. It is also the oldest of the existing organizations in business education. Newcomers to the profession who are unfamiliar with the growth and development of their national association will find many hours of interesting reading in the *Proceedings of the National Education Association* which have been published annually since 1857.

● It is impossible in these brief notes to call attention to the many excellent articles which appear in current issues of the *Forum* and *Quarterly*. However, there is an article in the fall issue of the *Quarterly* which you will not want to overlook in your professional reading. This article, "Maintaining a Sound Program of Public Relations for the Business Department," by I. David Satlow was inspired by an editorial, "Throw Away That Red Hat," which was written by John N. Given for the summer, 1950, issue of the *Quarterly*.

● The November issue of the NEA JOURNAL contains the eighth in a series of articles devoted to business education. In cooperation with the JOURNAL staff, we featured the business department in Waynesboro (Virginia) High School because we believe that it is typical of thousands of business departments in small school systems throughout the United States. The companion article which featured the business education program in a large school system (Los Angeles) appeared in the May issue of the JOURNAL. If you are familiar with the complete series of articles and have suggestions for future articles on the total program of business education, please share your ideas with members of headquarters staff before our annual spring planning conference.

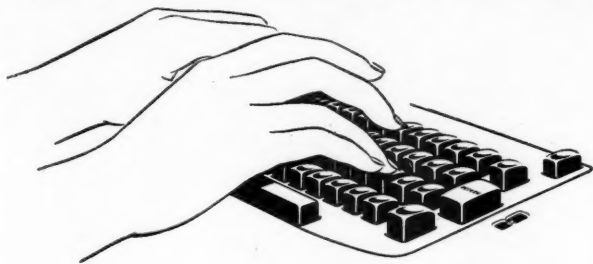
● The Christmas message which appears on page 39 in this issue of the *Forum* has been used before, but never before has it carried so much meaning as it does at the close of 1951. There could not be a UBEA or any other professional organization in the field of education if it were not for the many business teachers who contribute their time and talents to the profession. Truly, it can be said of these persons that *they would rather give than receive*. How much do they give? The question is difficult to answer, but for UBEA it was answered by one of the Executive Board members at the San Francisco meeting when he made the statement that "UBEA is a \$100,000 service organization operating on a \$50,000 income budget." It is only through the generosity of hundreds of UBEA members throughout America that the Association can meet adequately the unique responsibilities and opportunities which belong to our specialized profession.

Hollis Guy

UBEA Executive Secretary

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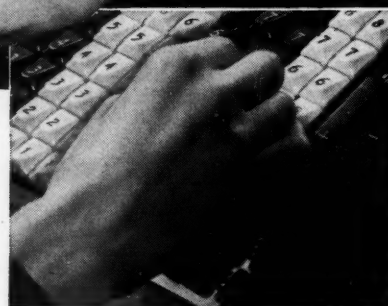


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THE RECORD-KEEPING OCCUPATIONS

Keeping records, an economic activity extending into antiquity, has grown both as an art and as a science. As an art it has enabled the office to become a true center of management. As a science it has enabled the office to simplify, centralize, routinize, and mechanize its activities. Artfully, it has become a mechanical memory device, a planning center, a focus of analysis, and a source of authentic evidence. Scientifically it has employed increasingly complex and automatic machines to sort and to process business data, to make multiple copies, and to collect detailed data. It has employed research to simplify its forms, procedures, and work.

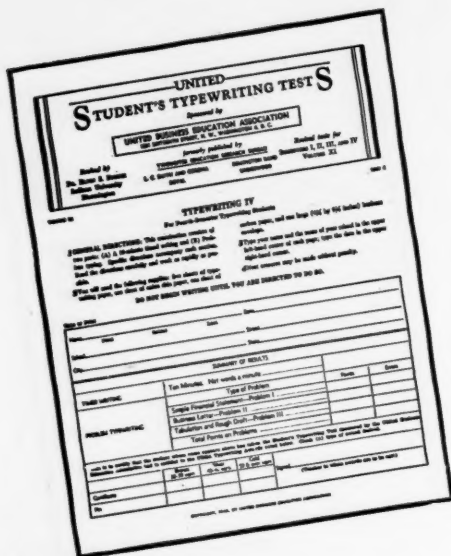
There is emerging a whole new profession—office management—whose duty is to maintain, manage, and facilitate the use of records. Office management itself is founded on record keeping. Curricula are being developed in institutions of higher learning to prepare office managers upon whom will depend the very management of the enterprise itself. So complex has grown the operation of a modern business that its manager must depend upon and trust his office manager to supply him with records. The manager of a typical business has evidence of the thousands of events taking place only by means of his records. So thoroughly organized, analyzed, classified, and digested become the thousands of events, that they appear to him as total cash sales, total credit purchases, total payroll, total customers served, gross income, gross expenditures, and so on—as if those were the events themselves. A myriad of minute, complex, and unrelated detail is smoothed accurately and swiftly into a sensible and usable pattern.

The office is not only a center of management, personnel administration, and communication, but also of record keeping. Record keeping embraces the following processes: [a] the organization and preparation to receive knowledge of events, facts, and transactions; [b] the commitment of such knowledge to writing as authentic evidence; [c] the preservation of the knowledge; [d] the orderly arrangement of the knowledge; [e] the classification, analysis, and summarization of the arranged knowledge; and [f] the delivery, as required and requested, of such to the accounting department and to the office management.

Recently, in point of historical time, there has developed an office occupation whose duty is to carry out these record-keeping activities. This occupation has as its principal objective the further refinement and simplification of the record-keeping process. It is an important and respectable occupation for which education can be given in secondary schools.

Education at the secondary school level for record keeping can, indeed, be vocational, just as is education for stenography, accounting, and distribution. Record-keeping occupations can be spanned across at least two continuums. At the one end of the first is the repetitive, routine, one-step recording clerk and at the other end is the office engineer whose duty it is to simplify office forms, systems, and procedures. Another continuum might be the span from the recording clerk to the accountant. Office workers in the record-keeping occupations may advance themselves along either continuum. Or they may follow other lines of promotion to either supervision or office management. For those with suitable ability, record-keeping employment is a valuable training ground for advancement to these and other more responsible positions.

HARRY HUFFMAN, *Issue Editor*



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 Part II. Centering Problem
 Part III. Report Writing
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Test II—Second Semester
 Part I. Timed Writing
 Part II. Business Letter
 Part III. Tabulation Problem
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Test III—Third Semester
 Part I. Timed Writing
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THE *Forum*

Using the Small Group Process in the Bookkeeping Class

By LEWIS D. BOYNTON*
Teachers College of Connecticut
New Britain, Connecticut

EDITOR'S NOTE: Teachers seeking new ideas in teaching bookkeeping will find a challenge in this article. Emphasis is laid on providing instruction in an atmosphere similar to that of a modern office. Consideration is given to the effect of expert teaching on the usefulness of the resultant learning.

Success as a bookkeeper is dependent upon more than technical ability in the keeping of books. This being so, the bookkeeping teacher who is concerned with teaching only the technical phase of bookkeeping is depriving his students of other experiences necessary for success in the bookkeeping vocation. He fails to see that the way people learn can be just as important, and sometimes more important, to their subsequent vocational and social success than what they learn.

Specialists in the curriculum and the psychology of learning are presently advocating the use of small group work in the classroom as an improved method of teaching. Their recommendations are based on recent psychological studies which define learning as "a change in behavior which results from experience"; experience in the thing to be learned.¹ It seems too obvious to mention that one cannot learn bookkeeping without having experiences in keeping books. However, the bookkeeper or any other type of office worker must also work with people. His success on the job requires not only technical ability in keeping books but also the ability to work and get along with others.

Recent curriculum studies have shown that people in a democracy do much of their working and playing in groups. The studies further indicate that a successful learning experience for an individual depends in large measure on his ability to become a part of a group, on

"Success as a bookkeeper is dependent upon more than technical ability in keeping books."

his feeling of belonging to a working or playing group.

In many classes, students differ greatly in background and ability; do not know how to merge themselves into a working group; and are, therefore, deprived of the opportunity of experiences in personal relationships necessary to success on the job. To overcome this lack of feeling of belonging, it has been suggested that "... frequent provision must be made for varied composition of smaller working units within the larger classroom so that individuals may be assured successful experiences in group participation."² This recommendation places value on the process of learning as well as the subject matter to be learned.

What the Businessman Recommends

The foregoing recommendation is in direct line with the demands of many employers and personnel directors. At the top of the list of shortcomings which they indicate in secondary school graduates is often found the lack of character traits common to success and advancement on the job.

A representative statement from a businessman, reflecting this point of view, is found in the report, *So You Want a Better Job*: "Not many men are fired because they lack brains enough to do the job, but because they are unwilling to work, or shoulder responsibility, or to get along with other people, or to take pains in what they are doing. None of these things has anything to do with intelligence, scholastic grades, inherent ability or physique. They are all things within the scope of any human being to change or acquire."³ This report outlines a study which shows that ninety per cent of office

*Dr. Boynton is Chairman of the Business Education Department at the Teachers College of Connecticut.

¹G. Lester Anderson and Arthur I. Gates, "The General Nature of Learning," *National Society for the Study of Education, Forty-Ninth Yearbook, Part I, Learning and Instruction*, 1950, p. 34.

²*Toward Better Teaching*. 1949 Yearbook, Association for Supervision and Curriculum Development of the National Education Association, p. 38.

³Boynton, Paul W. *So You Want a Better Job*. Socony-Vacuum Oil Company, New York, 1947, p. 24.

employees including bookkeepers who lose their jobs do so because of deficiencies in character traits.⁴

Character traits can be developed in relation to vocational subject matter. Using the small group process in the bookkeeping classroom offers a means of developing such traits at the same time that bookkeeping knowledges are developed. It seems obvious that this would be more desirable in training successful bookkeepers than the concentration of all teaching effort on technical bookkeeping concepts alone.

Suggested Small Group Activities in Bookkeeping

Listed below are some small group activities which can take place within the bookkeeping class to meet more effectively the needs of the vocational bookkeeping methodology in line with recommendations currently being made as a result of research findings in the field of curriculum and psychology. To many a good bookkeeping teacher, some of these are not new. Many a teacher undoubtedly realizes the importance of the non-bookkeeping learnings which can come from them. Too often, however, teachers who make use of these techniques are not aware of the potentialities of the process or do not know how to use the process to get the optimum personal relationship values out of it. Students, therefore, often go through an empty procedure missing the personal relationship learnings that are available but not recognized or utilized. A field trip, for example, can be just a ride downtown to walk through an office or it can be a rich experience replete in group work to plan the trip; make the transportation arrangements; discuss personal appearance, actions, and relationships; observe intelligently; be considerate of others' time and position; express both informal and formal appreciation; and so on.

1. *Unit on "Why Study Bookkeeping."* The bookkeeping class could well be started with the development of a major unit⁵ on "Why study bookkeeping?" Such a unit would be equally concerned with the process of the students' learning and the subject matter of bookkeeping. Such a question as "What good is bookkeeping for stenographers, store clerks, farmers, beauty culture operators, garage mechanics, doctors, lawyers, housewives, private store owners, accountants, and so on?" could be the basis of classroom group action. Small groups could be formed in keeping with the topic to investigate the answers to the question along the lines of group inter-

ests. Groups can be formed according to interest, purpose, ability, friendship, talent, achievement, common experience, sex, age, neighborhood.

Each group could decide upon the information that is needed and how to get it. It would probably be secured through the exploratory experiences of visits and interviews in the community; reading; pictures, films or recordings; discussion; and guest speakers. When the information is collected, the small group would plan its organization and presentation to the entire class.

It is to be expected that such a process could result in [a] the development of interests by individuals; [b] the awareness of the need of bookkeeping personally and vocationally; [c] the awareness of the existence of basic principles of bookkeeping applicable to all personal and business use; [d] the desire to discover the best way to master these principles.

Many an experienced bookkeeping teacher might oppose such an approach with the supporting premise that "Students enter my room to learn bookkeeping. To do other than put them to work immediately on the textbook content of bookkeeping would be a soft, unbusiness-like approach to this subject. I'd never finish the text if we spent a few days or a week on such an approach." Others might say that they *tell* (teach?) these things the first day or so and thus save time. Should not such teachers re-examine the value of the group process and the development of the unit and weigh it against the values of the process of the teacher-telling approach?

Such an initial unit in a bookkeeping class could help salvage the students who, because of the nature of the usual school setup, are in the bookkeeping class because it is a required course in the business curriculum. It would also spark to a higher point of enthusiasm and subsequent progress those who entered the class with a mild curiosity but no great desire.

2. *Classroom Organization by Students.* The details of classroom organization could be handled by student groups, providing them with experience and practice toward acquiring some of the traits which businessmen require of them, and leaving the teacher free to observe and counsel the group and individuals.

The details of the work to be done in conducting the class could be listed by the class through discussion. Such duties could be classified and organized into classroom job responsibilities. Small groups, determined by interest in the job or natural choice or by a sociogram, could accept the various responsibilities of the classroom organization. Such responsibilities might be: class records, bulletin board displays, furniture arrangement, collection and dispersal of supplies, care of office machines, and so on.

Many teachers, who pay no lip service to the method-

⁴*Ibid.*, p. 4. Table prepared by H. C. Hunt, High School Principal, Meriden, Connecticut, "Reasons for Discharge or Not Getting Promoted."

⁵The term "unit" is used here to emphasize a process of teaching and not a segment of subject matter to be learned. As Morrison defines it, "some significant and comprehensive aspect of the environment, of an organized science, of an art, or of conduct, which being learned results in an adaptation in personality." (Henry C. Morrison, *The Practice of Teaching in the Secondary School* (Rev. ed.), University of Chicago Press, 1931, p. 24.

ology of the group process, use this organizational technique, but in some instances fail to achieve its full educational potentialities because, after its establishment, the organization is allowed to become static. To earn the approval of the group-process methodologists, the group initially established should move from one responsibility to another and experience all the problems of classroom management. The teacher should also be alert to the need for changes in the personnel of the groups as the relationships develop and change. These might well form the basis for classroom discussions on personnel problems as they exist within the classroom and as they might be found projected to the office situation.

3. *Group Homework Practice.* Homework assignments give a part of the necessary practice for skill development. In some communities, small groups could be established for such practice. Membership in such groups could vary over a period of time and thus extend the relationship experiences. For example, students at the same level of instruction could meet and work together. Also, on new material or long problems, advanced students might work with beginning students.

For many teachers, some mind-changing would be needed to accept this working-together process on homework, but such acceptance could eliminate undue headaches from worrying about students copying each other's work. Office bookkeepers usually have access to help, and if within the group a democratic atmosphere prevails, the competitive element would deteriorate and a more basic interest in learning might well overcome the desire to copy.

4. *Field Trips.* Field trips give an opportunity for small group work in any kind of methodology. When the time comes that special interests in certain kinds of bookkeeping become evident, such interests could be capitalized on and directed to small group experiences. With the process of learning uppermost in mind, students could be given the learning experience of planning and reporting on field trips.

5. *Community Survey.* Group planning can also be utilized in making a community survey by students to determine [a] the needs of the community in relation to bookkeeping; [b] bookkeeping procedures used in the community; [c] the use of bookkeeping machines in the community, and so on.

6. *Services to Public Agencies.* Community experiences of small groups within the bookkeeping class may be further extended by having them contribute their bookkeeping services in keeping records and collecting money and pledges for the Community Chest, Red Cross, and other such organization drives. Such experiences extend the concepts of service, co-operation, and com-

munity interrelationships. It gives the small class groups increased and varied working and social experiences with adults. It also puts the bookkeeping skills into a real situation and thus supports the need for skill and understanding, and the mastery of both.

7. *In-school Work Experience.* The same values which accrue from the community service are available through small group in-school work experience. Two or three students may form themselves into a group to take care of the school cafeteria books and accounts. Or the entire class may desire to assume the responsibility, with small groups rotating to do the work throughout the school year. Other opportunities for bookkeeping teams to attain work experience within the school might be found in working in the school office on records and reports; in selling tickets and keeping records for basketball, football, and other athletic games and for plays and dances; in assuming charge of the school banking program and in any other similar available school activities.

Such experiences give practice in working [a] with a bookkeeping team (group of two or three); [b] with groups outside the bookkeeping class, with bookkeeping as the bond of relationship; [c] with adults who supervise the activity programs. It gives the practical experience of using bookkeeping to meet personal and school needs and provides practice in the use of knowledge obtained through bookkeeping to guide action.

8. *Substitute Out-of-school Work Experience.* The natural outgrowth of experiences indicated in 6 and 7 might well be the desire to have experiences such as those found in an office. An introduction to out-of-school work experience through a substitute for it could be the establishment of a simulated bookkeeping office within the classroom. Small groups could be established to find out what a bookkeeping office is like. Through discussion, the setup of the classroom to simulate an office could be determined, a type of business could be chosen, books opened, and operations carried through a fiscal period.

9. *Out-of-school Work Experience.* The small group work indicated in 6, 7, and 8 might well be the genesis of the desire to gain experience in bookkeeping in business, and thus an out-of-school work experience program could come into existence. Through the cooperation of the businessmen in the community, groups of two or three students could be placed in an office for a specified time. Such time, and other conditions under which the work would be undertaken, could be determined by the process of group discussion with the group and someone from the business office. Such work experience would be a form of evaluation of the success of the classroom group work which had preceded it.

"Teachers need to understand and accept the psychological bases for the group process method."

10. *Cooperative Work Projects.* There are many other small group experiences available for use in the bookkeeping class, probably inherent and implied in the detailed development of the above items. For example, when office machines are used, two students could be placed on a machine with one to record and another to read the figures aloud. This experience develops a listening skill on the part of the recorder and a reading skill on the part of the reader which might not otherwise be developed, not to mention the skills in getting along with each other when mistakes develop.

Practice sets could be completed co-operatively with small groups taking care of specific books and the groups rotating around the different books.

Exhibits for the community, the school or the class might be planned around the latest office machines and equipment, the businesses in the community, and the occupational opportunities in businesses in the community.

Conclusion

This brief examination of the use of the small group process in the teaching of bookkeeping is suggestive of its potentialities in the improvement of bookkeeping instruction. The wealth of experiences available through the group process in this specialized subject is great. There is need, naturally, for study, experimentation, and exploration in this methodology. Bookkeeping teachers need to understand and accept the psychological bases for the group process method; otherwise the change to this method is just the substitution of one outward instructional shell for another with the same contents inside.

The fine balance between general and vocational values resulting from the group process needs to be explored by methodologists and curriculum experts in both the general and vocational fields. The determination of that balance will result in more effective and economical use of valuable educational time.

General Record Keeping

By P. MYERS HEIGES*
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EDITOR'S NOTE: Presented here is a substantial and significant argument for the teaching of record keeping. The argument is documented by means of a preliminary survey to define the problem, a solution, and finally an appraisal of the results. The author began his study of the need for record keeping before 1938 and speaks authoritatively on the subject.

Is traditional bookkeeping fulfilling its objective? This question, of course, is complicated by the fact that few of the graduates secure a position in bookkeeping as such. It was felt in Newark, New Jersey, therefore, that it was necessary to investigate the facts about what graduates do when they leave high school. A survey of the industries in Newark was made to learn these facts. It was kept in mind that few graduates would continue the study of accounting, but that most of them would find their place in the business world at once and would not continue their formal education any further. Another phase of the immediate problem was to prepare pupils for part-time positions during their stay in high school.

Need for Practical Clerical Training

As a part of the survey, questions were sent to 682 of the high school graduates. From their replies it was found that most of those employed were engaged as

"Is traditional bookkeeping fulfilling its objective?"

clerks, sales people, stenographers, factory workers, typists, file clerks, and in several miscellaneous positions. From their sequence of frequency, it was seen that the position of clerk stands at the head of the list. This survey means that a great many of the graduates are going into the clerical fields.

Another problem that required a great deal of consideration was the fact that after the drop-outs, 26 per cent of the first term bookkeeping pupils failed their subject, and 4 per cent of the second term pupils failed; hence, an average of 22 per cent of the net enrollment for the year 1938 failed. These conditions called for study, since bookkeeping, as it has been traditionally set up, does not place as much emphasis on clerical work as on keeping the records from the managerial point of view. This is evidenced by such a widespread use of the balance-sheet method of approach in teaching bookkeeping. Many pupils do not quite understand the significance of the manager's work until they have learned something about office routine, such as the duties of a runner, file clerk, or stock keeper. Many pupils, too, for one reason or another, do not like bookkeeping because of the somewhat abstract approach of routine debiting, crediting, and closing books. They do not understand how it fits into their plan of life.

From what has been indicated, it is evident that pu-

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pils are more interested in things with which they come into daily contact. Many of them have positions, and all of them have made business contracts of some sort. They have kept records of appointments and other activities that are of interest to the average young person. These interests must be recalled to form a foundation for teaching the pupil the use and importance of dependable business records.

After considerable study about the business needs of the community, and the necessity for teaching the pupil something that he will find useful, it became necessary to organize material that would be both interesting and vocational to the many pupils who are not capable of doing formal bookkeeping. The organization and arrangement of this material had to be planned so that it could be inductively presented. With this idea in mind, a course had to be created separate and distinct from the so-called bookkeeping course. Something had to be done that would appeal to the pupil, something that would be useful to him and form an incentive for him to continue his study. This group of pupils must have something to do rather than something to think about. At the same time they must have something that gives them the satisfaction of knowing that the work they are doing is right and that they can complete it satisfactorily. All of this required considerable study. Accomplishment gives pride in work well done. Accomplishment then becomes the first step in creating the interest that has been lacking throughout so much of our past work in bookkeeping, especially so when the pupil cannot see the purpose of his work.

As stated above, the immediate interest of the pupil must be recalled. But what does this young person know about various fields of business activity and their demands? Is he familiar with the work that must be done in clerical positions? Has he been led to believe that clerical work is too difficult for him to learn? It becomes a duty, then, to inform him and to point out the various needs for clerical training in the businesses in the immediate community where his interest is.

In order to catch the pupil's attention, it must be pointed out that everyone should keep records. The government in its tax policies makes it necessary to keep records. Social security, unemployment insurance, hospitalization deductions, and other various deductions with which the pupil is somewhat familiar require an accurate and complete record in order to protect the interests of everyone concerned.

Most young people are familiar with the pay envelope and check for wages that show the various deductions. As a rule, they do not see the reason for this whole plan of deductions, but they submit. It is here that the real service to the pupils begins by showing them why these deductions are made, and their importance. A great deal

of emphasis on the implication of these deductions can be a very useful and worthwhile contribution to making the pupils better citizens. They must be made to feel their importance in the social scheme of things. They must be made to realize that they are a part of a vast army of workers who can insure one another against the inevitable need for community and national protection. The teacher must give a feeling of importance and reality to this work. A co-operative class makes for a successful class.

Why Accurate Records Are Necessary

From this background of records about business and social responsibility, the pupil is directed into another phase of his life endeavor, and more immediately into his own need. The importance of preparing a budget has direct appeal, and the judgment that enters into the preparation of this budget lends interest to the project. Many pupils have learned to budget their own income and expense. This effort furnishes a good opportunity to begin the work. How many times pupils are heard to remark that after they have received their allowance on Monday morning, it is gone by Wednesday or Thursday. How important it is to teach the pupil self-denial and its character building implications! At the same time, the importance of record keeping is being taught by a very different approach than that arrived at through the former bookkeeping approach.

After the pupil has been assisted in preparing his own budget with a feeling of accomplishment, he is, at this point, ready to begin to plan the budget for the family. Not every pupil knows or wishes to tell his family income; but an average family that is fairly common to the community can be evolved and will prove interesting and useful to the class. There are so many sources of information that give the percentage of expenditures for the needs of various family incomes that the pupil can readily secure them, or the teacher, for convenience, can provide him with this information. Discussion will provide opportunity to develop needs for various expenditures and their proper proportion in relation to income. The importance of following a budget is a lesson that should be well taught. From these two phases of the pupil's life history, we can readily carry over the idea of preparing a budget for the businessman.

While the pupil is not very familiar with the budget set-up and costs that are necessary in maintaining a business, he can be taught to realize that any successful business must have a background of records to prepare this budget intelligently, and that these budgets must depend upon accurate records. The pupil must see that business, in order to be successful, must live within its income. It must be made clear to the pupil that people

are dependent upon the success or failure of the business in which they are employed. Their income, their social activities, their standard of living depend upon the success or failure of maintaining continuous employment. The pupil must be taught that it is a duty to keep records as a background for business success, and must appreciate his responsibility in making the business continue to be successful both for himself and his employer. The pupil must be taught that the community depends upon successful management and that a part of this management depends upon records.

From the beginning of this work, effort must be made to have the pupil write neatly and figure accurately. The arithmetical phase of the work must be within the complete comprehension of the pupil. The ability to add correctly must first be mastered, for it is upon this fundamental that the success of all other arithmetical processes depends. The reading of numbers correctly or the ability to carry them correctly in his mind may constitute the first problem at hand. At any rate, simple as the work is, it must be correct from the beginning; nothing less should be accepted. It is here that the most essential principle of all record keeping is taught.

It is interesting to observe that many pupils have remained in school to complete their work in record keeping instead of dropping out dissatisfied, as formerly. More pupils, for this reason, have been given a future.

Who Should Study Record Keeping

One of the most difficult problems involved is to guide pupils into their proper course; that is, the clerical, the general business or the secretarial course. This screening process must be done fairly early in the educational program. Some of the common tests applied are to determine what the pupils have accomplished in the seventh or eighth grade arithmetic, their ability in English, their I.Q., and general capabilities; and to a great extent, the wishes of the parents. The latter is always a difficult thing with which to reckon, since the parents wish their children to take the same subjects the neighbors' children take or to follow someone else who has been very successful in some particular field. It is difficult to convince both the pupil and the parent in many cases that a certain course of study should be pursued.

After trial, error, and failure, someone along the line becomes convinced that the pupil may be in the wrong course, and becomes willing to change him to some other course that is better adapted to his ability. If the Guidance Department, in conjunction with the teacher, can place the pupil where he belongs, it becomes a very happy situation for all concerned. If he is not properly placed, the pupil will either change his course or drop out of school. It is this latter condition that should be prevented. Sometimes the pupil insists upon continuing bookkeeping when he is not qualified for this work. It

has been found that if these pupils are transferred from bookkeeping to record keeping, when failure is apparent at the end of the first marking cycle or at the end of the first semester, they continue as satisfied pupils and complete their work. It would have been much better if the pupil had been placed in the proper course in the beginning where he could have accomplished the maximum with satisfaction, but this situation is not always possible. It becomes the duty, therefore, of advisers to place the pupil as early as possible where he accomplishes his work most satisfactorily and where he learns a skill that is marketable.

What to Teach in Record Keeping

Many of the younger pupils find work to do in the local service businesses. Some of them take care of merchandise stock. It is in this work that the importance of a correct inventory must be stressed. Familiarity with requisitions, supply records, code numbers, and the like must be developed. Here again the importance of accuracy must be emphasized. Problems of this type should be taught with reference to the industry in the community, for it is here that the pupil becomes interested.

Another type of position that is likely to command the interest of the young pupil is that of doing miscellaneous work required around an office, whether it is that of a doctor, a dentist, a real estate office, an auto accessory office, a garage or some other business. There is always a need for someone to make a record of appointments. These appointments require care as to use of the telephone, time of appointments, persons concerned, and other relevant matters. In these informal records, the pupil learns the requirements and customs of business. He likes to record these facts as well as to discuss the reasons for doing so. It orients his work at the beginning of the course to the demands of business and makes the work more interesting.

Another very common job experience is that of a cashier. Accuracy and care in the handling of money are the important things to stress. The ability to make change correctly and to be competent in the handling of money is a part of the education that everyone should receive. Valuable practice along this line may be had by keeping a record of the change given to customers. Here a check is provided for correctness in determining the number of pieces of change and in finding the totals.

A great deal of useful business procedure can be taught to the pupil in the study of banking facilities. Many pupils have savings accounts. From this approach the pupil can be taught how to open a bank account, how to complete forms for his signature, how to make out a deposit slip correctly, and how to write a check. Through the experience the pupil has had in his school banking or in other banking, the meaning and the im-

"A co-operative class makes for a successful class."

portance of thrift for physical, mental, and moral welfare can furnish the background for this very important topic. Give the pupil the feeling of importance and reality connected with his banking activity, and you have an interested pupil.

The preparation of payroll records that include time cards, time and overtime, hourly rates, withholding taxes, and other deductions provides an interesting and useful project for all pupils. This subject is of immediate interest since the pupils have heard, realized, and read about the facts contained in these records. Much discussion can be provided from their background knowledge concerning local labor practices, health protection, tax purposes, unemployment insurance, social security, welfare drives, and the like. This gives a sense of reality to the effort that is required to prepare valuable, useful, and necessary records. There is always an added touch of importance to the work when current official government tax schedule rates and deductions are furnished to each pupil when this work is presented. The arithmetic work connected with these payroll records furnishes a real incentive to the student for doing his work correctly. The internal check provided in this work makes for accuracy. The currency break-up is another practical operation requiring both accuracy and discussion. The preparing of the payroll check and currency requisition slip gives additional practical application. Preparing the employees' envelopes showing pay, with deductions, adds to making finality of his work. Many pupils in the clerical, general business, and secretarial courses secure positions in this type of work either during their school term or upon graduation.

Most pupils like to belong to clubs and organizations. They are usually interested in paying dues to maintain their status. They are encouraged in school life to belong to clubs and organizations as a part of their extra-curricular training. The election of officers is an interesting part of the program. The keeping of accurate records in connection with these clubs needs to be taught. Class dues become a record of major importance, since in many cases a considerable amount of money is involved. This background of interest can be readily utilized to teach the use of a cash book and ledger accounts without emphasis on debiting and crediting. It provides the background for neatness, accuracy, and accountability. From here on, it is an easy step to carry the same idea over into the small business in the community where business is done both for cash and on account.

When the various papers supporting business contracts are understood, and the need for making records about

them is appreciated, it is easy to teach that books of record should be kept. The formal approach of debiting and crediting need not be emphasized. The cash receipts journal, the cash payments journal, the purchases journal, the sales journal, and a general journal may all be presented at once without the necessity of first presenting the formal general journal, as is done in many teaching presentations. These books are easy to present and easily understood and are the books of business usage. It is also easy to teach the special column cash book as well as the special column purchase or sales books when the pupil understands the time-saving factor of these records. Posting of these books to a general ledger and taking a trial balance of results present little difficulty. Beyond this step, the accountant takes over. It is not within the compass of record keeping to make analytical reports beyond the arithmetical phase of this work.

Result of Useful Clerical Training

What has been the result over the past 12 years through recognition of the ability and interest of the pupil? The statement was made at the beginning that 22 per cent of the first-year pupils failed bookkeeping before the need for a simpler and more interesting record-keeping course was recognized. As a result of guidance work, only 12 or 13 per cent of our first-year bookkeeping pupils fail, and 12 to 15 per cent of our record-keeping pupils fail. This is a saving of 7 to 10 per cent each year over the earlier method of organization.

As a result of the recognition of the various interests and abilities of the pupils, a more contented, co-operative interest, and an efficient group of pupils pursuing their work have been achieved. It has been found that pupils have become interested in bookkeeping later on because of their ability to do record keeping. In some communities the practice of teaching record keeping before bookkeeping has been found very satisfactory. Thereby the pupil has been brought to a realization of the importance of keeping records in a systematic manner, and his study of bookkeeping has been approached from this point of view. Aside from the fact that failures have decreased considerably, the teacher is also more satisfied with the result of his teaching. However, meeting the needs of the pupil is the major purpose for which the school exists. Whatever experience or success the pupil achieves in business, he will always be required to keep systematic records. The field of study he has pursued in record keeping will serve him well in whatever position he may be placed.

"Useful business procedure can be taught to the pupil in the study of banking facilities."

"Reversing entries should be correlated with the other entries of the business cycle."

Graphing Deferred Charges and Credits

A graphic presentation of deferred charges and credits is worth more than a thousand words.

By BROTHER C. LEO
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CONTRIBUTOR'S NOTE: Secondary school bookkeeping pupils invariably experience difficulty in recording the journal entries for deferred items. "Are reversing entries always necessary," they will ask, "and if not, why?" The graph in this article was prepared to help pupils obtain a clearer understanding of these items.

In the graph here presented (Deferred Credits under the Cash-basis Method), the student is given an over-all view of the various journal entries in the business cycle. He visualizes their logical sequence. He is informed as to their function and need. A clearer understanding of the part is more often obtained when it is viewed in its relation with the whole. It is wise, then, in the treatment of reversing entries, to correlate them with the other entries of the business cycle.

Accrual Basis

The handling of deferred items, under the accrual-basis method, should present little difficulty to the average student. Since all deferred items are kept in the asset and liability sections of the ledger during the entire fiscal period, one readily conceives them as permanent assets and liabilities. That part of the item which loses its identity should be removed later on, by the adjusting entry, to the proprietorship section of the ledger where it rightfully belongs. But the adjusted account itself, since it retains that permanency of asset or liability, must be retained or kept in the same section of the ledger as heretofore. Consequently, no reversing entries are ever necessary under the accrual-basis method.

Cash Basis

When the books are kept on the cash-basis method, however, all deferred charges are recorded through current journal entries in the proprietorship section. The asset element does not appear, then, in its natural place (asset section) in the ledger. At the end of the fiscal period the expense account (entirely asset when first recorded) is partly asset and partly expense.

Since the asset section of the ledger is the asset section of the balance sheet, anything not recorded in the former cannot be embodied in the latter. While the finan-

cial statements are being prepared, each element (asset, liability, and proprietorship) ought to be in its own proper section of the ledger, regardless of where it had been carried during the fiscal period. The function of the adjusting entry here is to eliminate from each expense account any element foreign to it and to transfer the latter to its natural place in the ledger.

This transfer of a deferred charge from the proprietorship to the asset section is, however, but temporary. It is viewed as a temporary asset only while the books are being closed and the financial statements prepared. From a study of the graph, the pupil notes that the asset had been carried in the proprietorship section during the entire current fiscal period, save for the short time noted above. He logically concludes that it should be in the proprietorship section again during all of the coming fiscal period. To keep these assets in the asset section during the succeeding fiscal period would be to turn from a cash-basis to the accrual-basis method of keeping the books. Reasoning in this manner, he perceives the necessity for the reversing entry. He understands why it ought to be made.

Also, under the cash-basis method all deferred credits were recorded originally in the proprietorship section. This element, then, does not appear in its regular place (liability section) in the ledger. It usually diminishes during the period. Eventually, the deferred credit is partly liability and partly proprietorship.

Adjustments

Through an adjusting entry, the liability element in the income account is transferred to the liability section. It must be located there if it is to be embodied in the balance sheet. All equities of the creditors must be removed from the proprietorship section before the equities of the owner are transferred to a permanent proprietorship account. Any negligence or oversight in the matter would only result in confusing or mixing the claims of the creditors and the owner in the balance sheet. A readjustment of these equities or claims is the prime function of the adjusting entry.

"A clearer understanding of the part is obtained from its relation to the whole."

But this transfer of a deferred credit from the proprietorship to the liability section is only temporary under the cash-basis method. It removes from the proprietorship section that part of the income which is foreign to it—the part not really proprietorship at all. We defer placing part of the income on the books as permanent proprietorship because it still possesses the nature of equity of the creditor. But this deferred credit is considered only a temporary liability. In studying the graph, the pupil notes that this liability had been carried in the proprietorship section during the entire fiscal period. He reasons, then, that it should be located there again during the ensuing fiscal period. He perceives that keeping the deferred credit in the liability section during the succeeding fiscal period would be to turn from the cash-basis method to the accrual-basis method of keeping the books. In short, he knows why the reversing entry ought to be made.

Reversals

Under the cash-basis method of handling deferred items, adjusting entries are *always* followed by reversing entries. Under the accrual-basis method, reversing entries are *never* necessary for deferred items.

Graphic Teaching

With the hope of clarifying and simplifying the study of deferred items the accompanying graph was prepared. And since there is a close correlation between the accounts in the ledger on the one hand, and the balance sheet and the profit and loss statement on the other, the graph is divided into three vertical sections. Reading from left to right they are: the balance sheet, the ledger, and the profit and loss statement. There are, likewise, three horizontal sections. Reading from top to bottom they are: assets, liabilities, and proprietorship.

Assets, liabilities, and proprietorship are differentiated from one another by significant identifying symbols or markings. The pupil, if he desires, may use a color scheme superimposed upon these symbols with gratifying results. This will enable him to visualize better the component parts that enter into the different sections of the graphs. It will be valuable also in the consideration of mixed accounts where different elements are found in the same account.

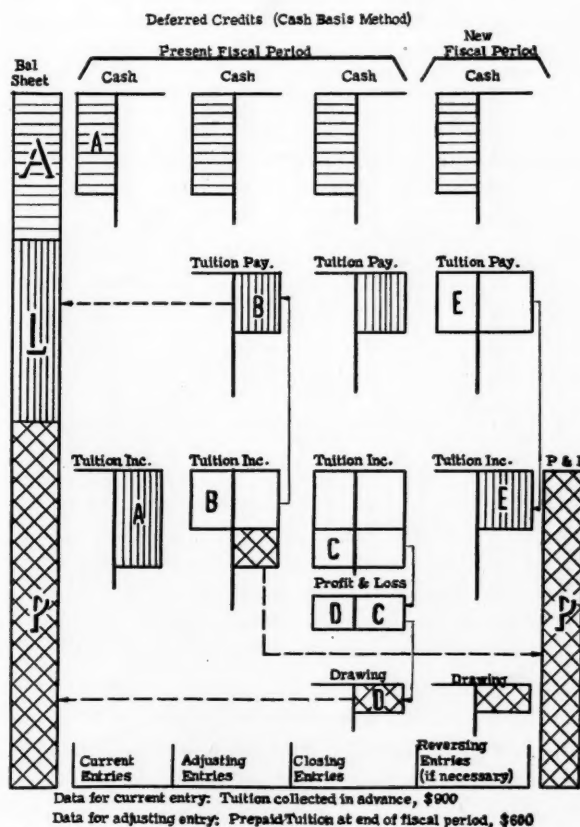
The ledger section of the graph has four vertical columns for the following purposes: [1] the current journal entry, [2] the adjusting entry, [3] the closing entries, and [4] the reversing entries, when necessary.

Although there is a correlation between the ledger accounts and the balance sheet, there is not always an identity existing between these two in the graph. And this lack of identity holds good also for the ledger before the adjustments have been made. For example,

there is no true identity between the unadjusted asset section of the ledger and the balance sheet that is to be. But the necessity of this identity at the time the financial statements are being prepared explains the *why* for the adjusting entries made at the end of the fiscal period.

When the deferred items are first recorded by the current journal entry, they are shown with the distinctive marking or symbol of asset or liability, regardless of the method of handling, be it the cash or the accrual-basis method. If the deferred item be recorded in the proprietorship section (cash-basis method) it would have, nevertheless, the symbol of either asset or liability. For example, the vertical rulings in the accompanying graph represent liabilities. Of course, when and if it loses its identity of asset or liability the symbol or marking must be changed, in whole or in part, to that of proprietorship. From a study of the graph the pupil should be able to grasp more quickly the basic principle that when there is a change in the proprietorship, this change is effected only by changes in assets and liabilities.

The area of the rectangular figure is indicative of the value of the item. Any blank figure on the graph represents a debit or a credit amount that has been removed from the account. Consecutive journal entries in the



"A clearer understanding of the part is obtained from its relation to the whole."

ledger section of the graph are marked, *A-A*, *B-B*, *C-C*, and so on, and are inserted as debits and credits under the accounts affected.

The first column in the ledger section embraces the entire fiscal period. The second and third columns embrace only that brief interval of time during which the accounts are being adjusted and closed. In the fourth column (which represents a new fiscal period) the deferred charges and deferred credits will be found in that

section of the ledger where they are usually carried—in the proprietorship section under the cash-basis method, and in the asset and liability sections under the accrual-basis method.

Graphs similar to the one here may be prepared by a resourceful teacher. By using old window shades the same graphs may be drawn on a large scale and hung at the front of the class. A color scheme here would greatly enhance their value.

Record Keeping in the Secondary School

"Are the 'trivial odds and ends' easily picked up on the job?"

By SYLVAN W. LAW

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CONTRIBUTOR'S NOTE: *Current articles constantly remind us that secondary schools should expand their business offerings to include more preparation in the clerical fields of office work. Statistics indicate that more secondary school graduates are employed in the clerical types of office work than in the traditional areas such as stenography and bookkeeping. Even though this fact is widely recognized, secondary schools are continuing to offer courses only in stenography and perhaps bookkeeping. Even schools embarking for the first time upon business education strive to establish shorthand and typewriting as the basis upon which to build. This condition should not continue.*

One of the purposes of this article is to give the teacher some idea of what can be done to strengthen the business department offering in one particular area of clerical work—record keeping. By record keeping is meant the preparation of written accounts of business operations. But before one can begin to teach record keeping he must know what to include. A most reliable method of determining the elements which should be included in a purposeful record-keeping training program is to examine closely what such workers actually do on the job. Their duties and responsibilities may vary somewhat from one city to another. However, it is still possible to obtain some good ideas based upon the experience in one area. The following duties of record keepers discussed in this article are based upon the results of a survey made in large Roanoke, Virginia, business offices.

The Duties of Record Keepers

The first group of items presented were common to all or to many of the record keepers whose jobs were analyzed. In this survey it was found that record keepers

must locate information on records and reports. They must be skillful enough at this to scan records and to locate needed information without having to read each individual word. Pupils must have instruction and practice in quickly locating information. In addition, it is essential that they be made to feel the urgency of time in performing the operation.

It was also found that record keepers have to proof-read records and reports quickly to locate possible errors. Businessmen do not insist on perfection, but they do insist that all errors be located and corrected. To prepare pupils for this, teachers should insist that they find their own errors in work completed in all classes.

One of the most frequent duties of record keepers is posting information from one place to another. Information posted may range from a two- or three-digit number to whole sentences. Much practice is needed to become able to acquire and mentally retain information until it is transferred to another record. To make sure that information has been posted correctly, some workers use the following procedure. After having posted information to a new location, the worker retains a mental picture of the item just posted and compares it with the original to see if his work is correct.

Record keepers write information by hand on records and reports. This is one duty in which many workers are engaged almost continually during the entire working day. In addition to neat, legible handwriting, this operation also requires a great deal of skill of a different type: the ability to crowd information into small spaces and carefully to follow instructions printed on the forms

used. Somewhat similar in nature to this duty is typewriting information on records and reports. The worker must be skillful in crowding typewritten work into small spaces, typewriting on printed lines, and making proper machine adjustments to afford maximum efficiency.

In this survey it was discovered that a number of record keepers keep alphabetic files. They must be familiar with all the aspects of indexing, filing, and locating information alphabetically. Provision should be made in school to offer more than acquaintanceship preparation in this activity. Of other methods of filing, the numeric system was the only one in use to a sufficient degree to justify any education in it for the purpose of record keeping. This could probably be given profitably in conjunction with education in alphabetic filing.

Record keepers manifold carbon copies of records. There are very few operations performed by the record keeper which do not require the making of several copies at one time; hence, it is especially important that work be completed with a high degree of accuracy, at the same time allowing little loss of speed. Workers must be able to perform the operation with a minimum loss of time and yet produce smudge-free copies with all errors corrected.

In conjunction with their regular work it was found that record keepers must make and receive telephone calls relating to the records they keep. Preparation for proper telephone use may profitably be offered in school. This includes not only training in the operation of the phone, but also speaking in the correct tone of voice, observing proper etiquette, and knowing how to conduct a conversation in the shortest possible time. It is also important that the pupil thoroughly understand that he is representing the firm for which he works, and not merely himself, when he handles outside calls.

Many times a record keeper performs only one operation in a series and must then pass his work on to others to be completed. Therefore, he must know where to send records and reports when he has finished with them. One way to prepare pupils for this is to conduct all classes in an office-like manner and have the pupils become familiar with the organizational set-up just as they would have to do in actual offices.

Another important duty of record keepers is the transferring of records from one set of files to another. The workers need to know not only how to do this but when to do it. Education in filing is certainly not complete unless pupils have practice in situations requiring the transfer of records.

A substantial number of record keepers in the jobs analyzed are required to operate adding-listing machines. Both the ten-key and the full-key machines are used with about equal frequency. Addition and subtraction are, of course, the common operations. However, many

workers perform the more complicated operations.

Since many of the records prepared by them must be sent elsewhere, record keepers stuff and seal envelopes. Most of the records so handled in the jobs observed were of the type that were inserted into window envelopes that required no addressing. Much time and effort is wasted if the workers do not know how to stuff and seal envelopes quickly and neatly.

Provide Office-like Procedures

It is necessary that record keepers co-operate with fellow workers. Although the same degree of co-operation was not essential for all record-keeping jobs analyzed, it was found that all workers had to co-operate to some extent with fellow employees. Frequent opportunities must be offered in business courses to allow groups of pupils to work together on projects and assignments in order to effect office-like procedure. Record keepers must also maintain good relations with their employers or immediate supervisors. One of the best ways to provide preparation in this respect is to conduct all classrooms as model offices.

The Case for Education in Record Keeping

After reading the above paragraphs, one may be inclined to comment that these are all simple, trivial odds and ends of the record-keeping job which can be picked up easily in a few days on the job and that the short training period on the job makes the cost of school preparation in these items unjustifiable. However, there are several arguments which more than counter such remarks. Many educators and businessmen express great doubt that these "trivial odds and ends" are so easily picked up on the job. Pupils of comparatively low ability are suited to some types of record-keeping jobs. They are the very young people who do need sufficient preparation in school in order to qualify upon graduation. Furthermore, pupils of high ability frequently accept elementary types of record-keeping jobs with an eye open to possible advancement to more responsible and demanding work. These pupils can also benefit by secondary school education so that they may perform their duties with maximum efficiency and be able to concentrate on working toward possible promotion.

At the present time, it is undoubtedly true that more record keepers are trained while on the job than under school direction. However, bearing in mind that clerical work, of which record keeping is an integral part, requires more workers than secretarial and bookkeeping work, it is as illogical to allow this situation to continue as it would be to say that businessmen should have to train their own secretaries, typists, and bookkeepers. Therefore, businessmen should expect and students should receive education in record keeping as long as there is a demand for such workers in the school.

"The bookkeeping pupils 'waxed and grew' in knowledge."

A Bookkeeping Textbook Entitled, Main Street

Pupils should see how Mr. Businessman keeps his records.

By LORRAINE SCHUELLER
State Teachers College
Moorhead, Minnesota

Before school began it had been decided that Main Street would be the basic textbook for the bookkeeping class. It promised to be an interesting book. A survey had shown that during the past several years more and more of the graduating seniors had been taking jobs in local business places. Through a questionnaire to graduates, it was found that the bookkeeping which they had done in school was not done in quite the same way that Mr. Businessman was doing his. The former pupils could, of course, understand the businessman's transactions, but his method of recording was very different from that which they had learned. As a result, the training period required after the graduates were on the job consumed several months.

Business Methods Differ from Those Used in School

In school the pupils had spent much time journalizing, posting, and making out complicated work sheets—all of which had been done by hand. When they began work on a job, they found that one single sheet with multiple columns for entries was being used in many cases to record the ordinary business transactions; or the work was being done through the use of special journals; or the business transactions were being recorded on cards with totals being posted to ledger accounts only at stated intervals. In many cases machines were being used almost exclusively. Profit and loss statements were made either by Mr. Businessman or by a head accountant. Another discovery was that Mr. Businessman's transactions did not run into the hundreds of thousands or millions of dollars as had most of the problems which had been worked in class; his business, on the other hand, was small but very diversified. This being the case, all evidence seemed conclusively in favor of learning to record and solve bookkeeping problems similar to those which were the everyday occurrence on Main Street.

Beginning with an objective discussion of all the business places which lined Main Street, the pupils decided to visit as many of them as possible, to see how Mr. Businessman was keeping his records. The class grouped itself so that those interested in similar businesses would visit as many places of their choice as possible. A member of each group was selected to make an appointment for a time when it would be convenient for the group to call.

To prepare for this excursion, class time and out-of-class periods were spent in reading and discussing business records and the recording procedures suggested by the various textbooks. In this way, the pupils acquired a background of terminology and knowledge so that when the businessman showed them examples of his records and bookkeeping procedure, they knew something about the transactions being explained to them. A corner of the school library was set aside by the librarian for materials on bookkeeping procedures. As bookkeeping terms were discovered in reading, they were discussed in class and then listed in the class glossary. The group listed tentative questions to be asked. Besides discussing with the businessman the records which were being kept by him, each group decided to ask for samples of bookkeeping forms that he was using in his business. From such a collection of bookkeeping papers they could select those which could be duplicated and used in recording transactions in solving their class problems.

Analysis of Typical Transactions

The class visits as well as the background reading material became the basis for the analysis of transactions common to several types of local service businesses. A service business was selected first because all transactions involved only cash. Then business requiring the purchase and resale of merchandise were used for basic problems as the pupils broadened their recording experiences. Forms similar to those being used by a local business were duplicated and used as the type of record which could be kept for that particular business. In all cases complete problems were worked involving those business transactions within the pupils' knowledge and experience. Thus, the pupils recorded, summarized, and posted all information in, as nearly as possible, the same routines that were in use in the various business places of Main Street.

Procurement of Supplies and Equipment

Previous to the year of this Main Street pupil-centered class, some planning had been done with the school administration in securing materials to carry on such a pupil-experience program. Where evidence could be shown of sufficient use of various machines in Main Street businesses, it was decided that similar machines

should be purchased for the pupils' use in the classroom. By having access to these machines at all times, pupils were instructed in the correct method of operating them. During a class period in which a problem was being solved, the class activity resembled an office situation in which machines are used for recording transactions and making calculations. Those business papers which are invariably made out by typewriter were typewritten. This meant, of course, that typewriters had to be made available, and the pupils who could typewrite made use of their skill.

The bookkeeping pupils "waxed and grew" in knowledge through the pursuit of co-operatively planned problems. Related problems arose such as: What services does the bank offer the businessman? How can he best use them? A small group was selected to visit the bank and talk with the manager. While at the bank, the group was shown the various machines being used and how they were operated. When the banker came to the class shortly afterwards, he described the daily routine of his business and told the class about the services which were available at the bank.

Special Record-keeping Operations Seen

One of the local business places was a small manufacturing concern with several hundred employees. The pupils knew that an important part of their activities must, therefore, center around keeping time records and preparing the payroll. Questions raised by the class included: How are employee time records kept? How are these used in preparing the payroll? How is the net amount received by the employee determined? It was learned that this company handled the payroll entirely by machine recording. A visit to the bookkeeping department was arranged for the entire class. When the class arrived at the office, each member was given a time card and became a "temporary employee" of the company. Each pupil had been assigned to a particular job in the factory, and was shown how he officially checked in each day by using the company's time clock. The amount of time that each had worked during the past week had been previously recorded. The pupil's cards were used as the basis for the demonstration of the various machines and the operations they performed. When the entire process was completed, each pupil found that he had been presented with a sample "paycheck" for the week.

In another instance the pupils decided that a problem involving income taxes should be worked. After securing the necessary tax forms, they invited a local accountant to come to the school to discuss income taxes with them. Before the accountant's visit, each pupil had calculated his own personal tax problem using as a basis his hypothetical earnings at the local plant. When the accountant

came to class, he was shown several of the forms which had been filled out, and was asked to evaluate the work. After this evaluation a question and answer session was held with explanations of various tax procedures being given by the expert. As the class had just completed a problem involving a grocery store business, the essential figures were transferred to a tax blank and the tax was computed for the grocer's business.

Selling the Program to the Community

In the spring, when the school held its visiting evening, the bookkeeping class exhibited numerous completed business recording transactions. The exhibit was arranged so that the records of similar businesses could be shown together. The pupils were grouped so that each exhibit had representatives from the class to tell about the work which had been done. Invitations were sent to the businessmen of Main Street, and those who had become interested in the project came to the exhibition.

Main Street was so pleased with the results of the work that each pupil was invited to spend a day at a local business place as first assistant to the bookkeeper. When the appointed day came, each pupil, besides seeing an entire day's routine, was given an opportunity actually to record some of the transactions.

SELECTED READINGS ON THE TEACHING OF BOOKKEEPING

From BUSINESS EDUCATION FORUM (Vols. I-V)

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- "All This—and Bookkeeping, Too!" Arthur Blake, Jan '50, p. 29.
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- "Bookkeeping Experience for the Bookkeeping Teacher," Fred C. Archer, Oct '48, p. 10.
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- "College Accounting Today," J. Everett Royer, Jan '48, p. 16.
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"The use of the machine can no longer be overlooked in any intelligent approach to accounting."

Punched Cards Present a Problem

The understanding of a collator is as basic to an accountant as any elementary accounting rule.

By ROBERT L. JENAL*
Toni Company
Chicago, Illinois

What we know as machine or punched card accounting had its beginnings in 1890 when the tabulating machine was designed to accumulate data from the census of that year. As a result the statistics of that census were available in one fourth the time that had been required in 1880, thereby insuring the future of punched cards in statistical work. Today, of course, we know that this was only the first crude application of punched cards to the problems presented by record keeping. The use of machine accounting is now commonplace for statistical work among companies of medium and large size, and it has become also the backbone of modern accounting systems. The scope of this field is ever widening as, more and more, progressive management is coming to the realization that the effective use of punched cards simplifies the problems of cumbersome, detailed reports and records.

It would be natural to assume that this trend toward a high degree of mechanization in record keeping and document preparation is a result of the recent introduction of more efficient and flexible equipment which makes it possible to undertake functions which were previously impractical. Nothing could be further from the truth; except in rare cases, most operations now being converted to punched cards could have been handled at a saving with equipment that existed fifteen years ago. Why then was it not done in the accounting field where one is taught to provide the most information, in the shortest time, at the least cost? It was not done, and still is not being done in some companies because, just as the office has not kept pace with the efficiency measures taken in the factory; so our educators have not recognized that a major change has been made in accounting methods. Machine accounting is not a "cure all," but it is an accounting tool to be used under proper conditions. The use of this tool within good accounting practice and control can no longer be overlooked in any intelligent approach to accounting. The lack of emphasis on machine accounting in secondary school and college

accounting courses in the past years has deprived management of men who are adequately prepared to cope with a method of accounting which has become essential. This situation means not only that an extensive burden of re-education is thrust upon management but that the college graduate is bewildered by the fact that the business world is vastly different from what he had been taught to expect. Serious as this is now, it is only the beginning. Increased governmental requirements and controls, a concurrent increase in the complexity of accounting work, budget and expense control programs, and improved production control techniques all point to the fact that, like it or not, managements of all sizable firms will be forced to adopt the use of punched cards. Already there is a scarcity of men well founded in both machine accounting and normal accounting practices and unless our educational institutions take steps to provide the necessary preparation the shortage will become acute.

Why the Machine

There is no intention here of detracting from the value of what is presently considered to be a well rounded curriculum in accounting or business administration. It is realized that a machine is basically a labor-saving device and that operations which are unsatisfactory in principle will not be improved by the introduction of a machine. But it has reached a point where the machine itself is a part of the principle, a part of the control, and without a knowledge and understanding of its capabilities and limitations, it is impossible to follow a punched card accounting procedure. At the Toni Company billings, inventories, accounts receivable, accounts payable, and subsidiary ledger are handled completely on punched cards. To the accountants the understanding of a collator is as basic as any elementary accounting rule, and this is not an exceptional case.

Undoubtedly, there are two sides to this problem. The introduction of machines into the classroom would be difficult and costly; the training of teachers in a field that has no formal educational source would be difficult. At least, however, the problems should be recognized and some effort should be made toward their solution.

*Mr. Jenal is the Machine Accounting Manager of the Toni Company and Chairman of the National Executive Committee of the National Machine Accountants' Association.



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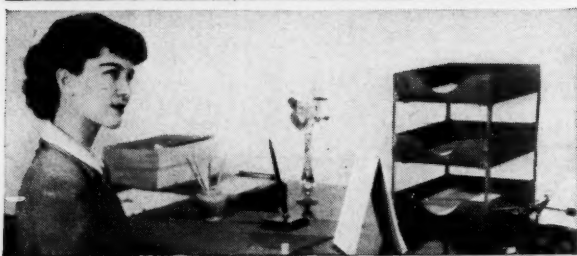
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Selected Readings in Bookkeeping

(Continued from page 21)

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- "Equipment and Classroom Layout for Bookkeeping Room," Albert J. Perelli, Dec '47, p. 30.
- "Improving the Teaching of Bookkeeping," Julius Robinson, Dec '47, p. 33.
- "Individualized Accounting Instruction," Kenneth Lean, Dec '49, p. 9.
- "Integration of Bookkeeping into the High School," E. C. McGill, Feb '50, p. 29.
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- "Let's Use Columnar Cash Journals," Floyd Crank, Feb '51, p. 30.
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- "Mobilization Requires Efficiency," Galen Stutsman, May '51, p. 32.
- "Motivation, the Vitamin M of Bookkeeping Instruction," V. E. Breidenbaugh, Nov '48, p. 10.
- "My Students Aren't Learning," Roswell E. Fairbank, Feb '49, p. 12.
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- "Objectives in Secondary School Bookkeeping Courses," Ernest A. Zelliott, May '50, p. 27.
- "Occupational Information for Those Interested in Bookkeeping," Harold F. Cottingham, Mar '48, p. 16.
- "Philosophy for Teaching Bookkeeping," Ronald L. Austin, Dec '47, p. 39.
- "Planned Procedures or Pointless Prattle," Vernon A. Musselman, Dec '48, p. 27.
- "Projects to Supplement Your Teaching," Dean R. Malsbary, Dec '49, p. 14.
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- "Revised Bookkeeping Syllabus," Henry Owen, Jan '49, p. 12.
- "Role of Bookkeeping in Industrial Mobilization," Fred C. Archer, Nov '50, p. 29; Comments by Milton C. Olson, Leonard Nadler, Vernon A. Musselman, and Carl Strony, Apr '51, p. 28.
- "Sabre-tooth Bookkeeping and Accounting," Hazel A. Flood, Dec '49, p. 7.
- "Selecting Bookkeeping and Accounting Textbooks," Robert P. Bell, Dec '48, p. 34.
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UNITED SERVICES

SHORTHAND

DOROTHY H. VEON, *Editor*

DON'T CRAMP THEIR STYLE!

Contributed by Edwin R. Bowman, New Rochelle High School, New Rochelle, New York

Did you ever tell your shorthand pupils that small and compact notes would enable them to write faster? Many teachers have emphasized the point and convinced their pupils that this is true. Some classroom instructors have gone so far as to have their pupils draw vertical lines down their notebook pages dividing them into four columns, instead of the usual two. This, it was believed, would enable them to write the smallest notes possible—and thereby attain the highest speed. But the experts have discovered that this theory of acquiring speed through writing small and compact notes is unsound, and has led to the paradoxical fact that many shorthand students would write faster if their teachers would only permit them to do so.

One expert writer of shorthand completely disregards the vertical line of the notebook page and writes on the alternate lines; he has averaged about thirty-five outlines to the page. It has been found that freedom of motion is an exceedingly important factor in speed and that the size of the outline is relatively unimportant; in fact, it is usually found that the size of a writer's outlines becomes larger as he increases his speed.

The only instruction that needs to be given to the young writer is, "Get into a comfortable position, relax both physically and mentally, and then write." The teacher should not tell the pupil how to hold his pen, or show him precisely how to place his notebook for a "correct" writing position, or indicate to him how to turn the pages. The pupil will work those details out in a manner most convenient for himself if the teacher will let him alone.

It is unnecessary to show students how to turn the notebook pages unless the instructor discovers that a pupil has difficulty and constantly loses words at the turn of the page. If it appears that he needs help, the teacher should make suggestions and, in most instances, the pupil will find a satisfactory solution to his problem.

Although many classes include a number of left-handed writers, this should present no problem. Special instructions to the left-handed pupil are seldom necessary; he should never be treated as being different from the other pupils. Usually he will be able to adapt the instruction to his own way of writing. For example, one left-handed pupil deviated by writing in column two first, then in column one. Writing in this fashion, she found it easier to turn the page with her right hand. Another writes on the upper page of the open notebook—thus avoiding contact with the spiral binding. She uses a hand position that is common among left-handed writers; that is, the pen is held with its point toward the writer's body instead of away from it.

Some penmanship practice during the first year of a pupil's study of shorthand is desirable, although perhaps two or three minutes a day would be sufficient. The emphasis in the advanced classes is shifted to the writing of easy-to-read shorthand notes. If a few of the pupils intend to become teachers of shorthand, the instructor of the class might point out to them the necessity for learning to write artistic outlines. Far too much valuable time is spent on formal penmanship practice. But in the advanced stages of his work, what differences does it make if a 100-word-a-minute stenographer writes, in one of the shorthand systems, the phrase "we have" with the circle on the line of writing instead of the base of the "v" on the line? There is no need to correct such things on the part of a pupil who has already incorporated them into his writing habits.

Troublesome Pairs Justify

There are many other things for which the classroom time should be used. For instance, many writers, in transcribing, confuse "as" with "if," "in the" with "at the," "your" with "this." These troublesome pairs would surely justify extra instructional time and practice in the classroom. Shorthand is a means to an end for most of the pupils. As Leslie and Zoubek¹ put it,

¹Louis A. Leslie and Charles E. Zoubek, *Gregg Shorthand Manual Simplified*, Teacher's Handbook, New York, The Gregg Publishing Company, 1949, p. 90.

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UNITED SERVICES

TYPEWRITING

JOHN L. ROWE, Editor
DOROTHY TRAVIS, Associate Editor

RELAXATION IN TYPEWRITING CLASSES

Contributed by Kathleen Flood, North Texas State College, Denton, Texas

It has become a common belief among teachers of typewriting that relaxation must be taught. Relaxation is not a separate and distinct part of typewriting skill; it does not have to be taught as such but it does have to be retained during the various phases of the initial learning process and throughout the subsequent period of skill development.

Relaxation is a counterpart of confidence and control. If a student feels that he can type at a certain rate, he will be relaxed. One of the most serious hindrances to the attainment of a marketable skill in typewriting is the constant admonition to relax. It is more fruitful to teach relaxation along with the other correct techniques of typewriting by means of the excellent typewriting films now available and by teacher demonstration than to overemphasize the relaxed method of striking the keys.

At North Texas State College, the following expedients to keep students from becoming "unrelaxed" in typewriting classes have been used effectively:

1. *A Daily Warm-up Period.* During the first class period the foundation of this type of drill is introduced. Elementary at first, it becomes more advanced as more things are learned. The drill is typewritten at the beginning of each class period. The papers are collected and graded at frequent intervals during the term.

On the second day of the course the warm-up might appear as follows:

a;sldkfjghfjdksla;sldkfjghfjdksla;sldkfjghfjdksl
a;sldkfjghfjdksla;
a;sldkfjghfjdksla;sldkfjghfjdksla;sldkfjghfjdksl
a;sldkfjghfjdksla;
a;sldkfjghfjdksla;sldkfjghfjdksla;sldkfjghfjdksl
a;sldkfjghfjdksla;
frf juj ded jhj fgf frf juj ded jhj fgf frf juj ded jhj fgf frf juj
frf juj ded jhj fgf frf juj ded jhj fgf frf juj ded jhj fgf frf juj
frf juj ded jhj fgf frf juj ded jhj fgf frf juj ded jhj fgf frf juj

On the seventh day of the course the warm-up might appear thus:

a;sldkfjghfjdksla;sldkfjghfjdksla;sldkfjghfjdksl
a;sldkfjghfjdksla;
a;sldkfjghfjdksla;sldkfjghfjdksla;sldkfjghfjdksl
a;sldkfjghfjdksla;
a;sldkfjghfjdksla;sldkfjghfjdksla;sldkfjghfjdksl
a;sldkfjghfjdksla;
frfvf jujmj dedxd kik swszs lol.l aqa ;p; frfvf jujmj
dedxd kik swszs
frfvf jujmj dedxd kik swszs lol.l aqa ;p; frfvf jujmj
dedxd kik swszs
frfvf jujmj dedxd kik swszs lol.l aqa ;p; frfvf jujmj
dedxd kik swszs

After the completion of the keyboard the warm-up might appear thus:

a;sldkfjghfjdksla;sldkfjghfjdksla;sldkfjghfjdksla;
sldkfjghfjdksla;
a;sldkfjghfjdksla;sldkfjghfjdksla;sldkfjghfjdksla;
sldkfjghfjdksla;
a;sldkfjghfjdksla;sldkfjghfjdksla;sldkfjghfjdksla;
sldkfjghfjdksla;
fr4rfvf ju7ujmj de3eded ki8ik,k sw2wsxs lo9ol.l aqaza ;p0p;/;
fgf jhj ftf hyh fbf j6j ;¢; ½; ;-;
fr4rfvf ju7ujmj de3eded ki8ik,k sw2wsxs lo9ol.l aqaza ;p0p;/;
fgf jhj ftf hyh fbf j6j ;¢; ½; ;-;
fr4rfvf ju7ujmj de3eded ki8ik,k sw2wsxs lo9ol.l aqaza ;p0p;/;
fgf jhj ftf hyh fbf j6j ;¢; ½; ;-;

The remainder of the drill, in the form of three copies of a sentence, emphasizes the letter to be chosen for the day. If the drills on letters *a*, *b*, *c*, and *d*, for example, had been done on previous days, then three copies of the sentence for *e* would be typed on this day.

It has been found that when students have a few minutes of this warm-up procedure it does away with the tension that is present at the beginning of the class period. When each student enters the classroom, he goes immediately to his place, and sets quietly to work. There is no hustle and bustle in an effort to complete the homework assignment. Each student has a numbered shelf into which he has put his assigned homework as he entered the room. The papers are removed from these shelves in alphabetical order and this procedure expedites the recording and checking of the papers.

2. *Rhythm Records.* These recordings are excellent for producing relaxed typewriting. The teacher must be cautious not to overdo this phase of teaching, but it is an excellent motivating device. One record during any one class period is usually sufficient, and many times the warm-up drill is typewritten to the music.

3. *Demonstration Film.* It is difficult to be tense while participating in one of the screen sequences demonstrated by an expert typist. Here again, the student must be confident of what he can do. The drills should be practiced individually before the sequence is projected so that the student will know what to expect from the demonstrator.

4. *Perfect Copies.* Why should the beginner be expected to type perfectly when the experienced secretary is allowed to correct his errors? This requirement is one of the surest causes of high tension.

5. *Talking about End-of-Course Standards of Promotion.* If the teacher reminds the student daily that he must type at a certain speed two months hence, he may expect an unnecessary amount of tension in his classes. When students inquire what is to be expected of them,

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BOOKKEEPING AND ACCOUNTING

HARRY HUFFMAN, Editor
FRED C. ARCHER, Associate Editor

JUST HOW DO BANKS HANDLE LOAN AND INTEREST TRANSACTIONS?

Contributed by John A. Dettmann, Assistant Professor of Business and Economics, University of Minnesota, Duluth Branch, Duluth, Minnesota.

Shortly after completing the unit on *Notes and Interest* in my beginning accounting class, one of the students reported that the banks in town didn't handle notes and discounts as we had handled these items in class. This justifiable accusation prompted me to investigate the local situation. I interviewed bank officials in each of the nine Duluth banks and asked them specifically how their banks made loans and recorded transactions for ordinary business loans, interest-bearing notes discounted prior to maturity, bonds—including amortization of premium, installment loans, and savings deposits. Portions of the information obtained indicate typical procedures you will probably find in your own communities.

Ordinary Business Loans

To determine how banks loaned money on a maker's note, the following question was asked, "What are the alternatives open to the maker of a \$1000, 90-day note with interest at 6% in borrowing money from your bank?" Responses were often qualified according to collateral offered, the credit rating of the borrower, and the size of the loan. Generally each bank offered several alternatives to the customer borrower.

The preferred alternative used by seven of the nine banks offered the borrower the face value, \$1000, with interest to be paid at maturity. The entry to record the loan is what you would expect, but it is expressed in account titles typical of the banking business:

Loans	\$1000
Cash, Demand Deposits, or Cashier Checks	\$1000

A daily accrual of interest on such loans was made by five banks. These banks use a subsidiary ledger card system of maintaining running balances of outstanding loans at the different rates of interest. The interest for each day is calculated on the cumulative balance of each card using the appropriate rate for that card. The daily accrual entry which would include 16 2/3¢ for our assumed loan is:

Interest Earned but not Collected	xxx
Interest Earned	xxx

Upon settlement at maturity, the following entry is made:

Cash or Demand Deposits	1015
Interest Earned but not Collected	15
Loans	1000

Two banks keeping their records on a cash basis make no entry for interest until maturity when they use the entry familiar to us—

Cash or Demand Deposits	1015
Interest Earned	15
Loans	1000

Two banks require that all loans of the above type be discounted—the borrower receives \$985 and returns \$1000 at maturity. If the borrower prefers, these banks are very willing to loan \$1000 on a note of \$1015. Four other banks make loans on this basis although they prefer the first alternative. In recording such a loan, the \$15 is credited to *Interest Collected but not earned* or to *Interest Received*, depending upon whether the cash or the accrual method is used.

Discounting of an Interest Bearing Note Receivable

The responses to the second question were particularly interesting—"What are the alternatives open to a holder of a \$1000, 90-day note receivable bearing interest at 6% which is brought to your bank after 30 days to be discounted?" Typical answers which indicated that this procedure is not too prevalent were "That method is practically extinct," "Very exceptional," "Seldom comes up," and "Never ran into it." Yet one of the larger banks was very familiar with the situation and reported that several of its larger customers insisted upon the calculation of discount on the maturity value of these notes in the way we teach it in the classroom. With one exception the other banks indicated that they would on occasion accept such notes as regular loans. However they would not calculate any "discount" on the maturity value of the interest-bearing note. Instead they either charge interest on the face of the note for the time the bank holds the note or they accept the note as collateral security for a regular note payable of the holder.

Accounting for Interest on "Savings Deposits"

Your students may be interested in knowing what bookkeeping entries are made in connection with their savings accounts. In Duluth the banks compound in-

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UNITED SERVICES

MODERN TEACHING AIDS

LEWIS R. TOLL, Editor
MARY BELL, Associate Editor

CLASSROOM USE OF NON-FILM PROJECTORS

Contributed by Gordon L. Fidler and M. L. Miller, Illinois State Normal University, Normal, Illinois

EDITOR'S NOTE: *The essential features of several types of projectors other than those which project motion pictures and film strips are presented this month to encourage further experimentation with these projectors. Readers of this Service are urged to send in the results of their experiments with projectors or with other types of modern teaching aids.*

The Opaque Projector

The opaque projector provides an easy means for presenting to the class still pictures, illustrations, textbook pages, and newspaper clippings. Any material—varying in size from 6-by-6 inches to 8½-by-11 inches, depending upon the type of projector—may be used in this simple-to-operate machine since the material may be projected directly from the original source rather than from transparencies. Sizes slightly larger or smaller than the above dimensions may be used since it is possible to slide the material around within the projector. Light within the projector is directed onto the picture or object and the light rays are reflected to the screen to form the image, thus making available an unlimited amount of material which ordinarily could not be used directly in other types of projectors. The typewriting instructor, for example, may find many uses for this machine such as projecting on the screen the various styles of business letters, reports, or forms; and projecting specimens of students' work to point out good points and faults. The shorthand teacher might project outlines directly on the screen in presenting new theory, in conducting unison or individual reading drills or in reviewing outlines. The bookkeeping instructor could project many types of business forms on the screen and point to the structural parts.

The greatest disadvantage of the opaque projector is that for best results the room must be almost completely dark.

The Overhead Projector

The overhead projector is another teaching aid which offers many possibilities for improvement of instruction. When the machine is placed on a table or desk in front of the classroom the teacher has unlimited "blackboard" space without so much as turning her back to the class or losing valuable time erasing the board.

Transparent 3¼-by-4-inch slides are usually used with the overhead projector. They may be prepared by the instructor or by a photographer. There is, however, a type of overhead writing projector on which the instruc-

tor, through the use of a ceramic pencil and cellophane scroll, can write on an 8-by-8-inch transparent surface while facing his class and have the image of the writing projected above and behind him on the screen or wall. When the material is no longer needed, the scroll is merely rolled onto the attached roller and a clean space is immediately available for use. The scroll may be rolled backward as well as forward, thus enabling the teacher to turn back to some previously used illustration with very little loss of time or effort. When the material is of no further use, the scroll may be cleaned by wiping it with an ordinary cleansing tissue.

A good example of the value of the overhead writing projector might be found in the bookkeeping or general business class where the instructor is presenting one of the many business forms such as a check, a note or an invoice. The blank form, or a previously prepared transparency of the form, may be inserted into the machine. Then, on the screen, the instructor can fill in the blank form, explaining the procedure step by step as he faces the class. The room may be light enough for each student to complete the preparation of sample forms in the manner shown by the teacher.

The teacher who uses the overhead writing projector will find that for many purposes it is faster, clearer, and more dramatic than the blackboard. It permits him to talk directly to the class rather than over the shoulder as is usually the case when using the chalkboard. A big advantage over other types of projectors is that the room need not be darkened when the overhead is used.

The Tachistoscope

A device which is not new, but which has come into extensive use since World War II, is the tachistoscope. The Armed Forces found this machine extremely valuable in training service personnel in aircraft and ship identification by developing quicker and more accurate perception and faster recognition. The tachistoscope, which is basically an overhead projector with an attached flashmeter, enables the operator to regulate the time of exposure on the screen within a range of from 1 second to 1/100th of a second. When the flashmeter is detached the tachistoscope becomes a conventional overhead projector which can be used for the projection of the various lantern slides.

In an experiment with beginning typists conducted at the Oregon State College, Fred E. Winger¹ used the

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¹Fred E. Winger, "The Determination of the Significance of Tachistoscopic Training in Word Perception as Applied to Beginning Typewriting," *The National Business Education Quarterly*, 19:25-29, March, 1951.

MARY E. CONNELLY, Editor
REGIS A. HORACE, Associate Editor

A NEW APPROACH TO THE CLERICAL PRACTICE COURSE

Contributed by Myrtle L. Grover, Waltham Senior High School, Waltham, Massachusetts

Faced with the problem of designing a course for business pupils who show no adaptability for training in stenography or advanced accounting, it was decided to capitalize on youth's normal interest in American business and use a daily newspaper devoted to business as a basis for the work in the clerical practice course.

Newspaper Workshop Routine

When the daily copy of the *Wall Street Journal* arrives, a clerk places it in a folder. These accumulate until each pupil has a folder. The details of handling a folder include several steps. First, the pupil endorses the folder in pencil on the top outside right corner with his name. Second, he clips to the left inside corner a date strip, which he has torn from the paper with a ruler. Third, the pupil puts a paper clip on the right side of the folder. This is used to hold remnants of the paper that are later placed in it.

Starting with page 1, each pupil learns the format of the sheet. Then, working on the most important articles, which are found in columns one and six, he proceeds with his colored pencil and ruler to tear out the articles, date them, and paste them on their continuations.

From the beginning each pupil knows that he is not just tearing up papers, but is starting on a routine which will finally result in textbooks on American industry under forty-four classifications.

Using the Paper for Skill Building

The articles entitled *Business and Finance* are kept in a special folder and are used for dictation material in shorthand and typewriting classes. These also provide material for tabulations, spelling and vocabulary drills, and the use of footnotes. This practice helps to prepare pupils for the senior thesis.

The articles entitled *World Wide* are used for straight-copy typewriting and give pupils practice in double blacking, italicizing, varying line lengths, and the use of asterisks.

Improving Work Habits

This whole routine of analyzing and filing sections of the paper makes it necessary for pupils to make accurate figures, since articles are dated and carry an industrial classification. Articles must be torn out and pasted neatly. Supplies must be arranged in order and be placed on the work space efficiently.

Classifying Articles

Column four of page 1, which carries a chart, is dated separately and torn apart. All items saved are later classified according to industry title.

Business Bulletin, *Commodity Letter*, and *Washington Wire* are dated and torn apart; *London Cable* is discarded; and *Tax Report* is dated once in the first unit and left whole. It is put in a special folder and sent to the senior accounting classes. *Review* and *Outlook* are dated once in the first unit and left whole.

Each editorial is dated and separated as are *Letters to the Editor*. Scrapbooks are made from *Pepper* and *Salt* clippings. These are sent to hospitals.

Material on the sheets entitled *Bonds—Investments* and *Commodities—Raw Materials* is excellent for tabulations and for discussions of American business, whether treated from the viewpoint of the printer, the typist, the advertising copy writer, or the accountant.

Introduction to the New York Stock Exchange

Two scrap books of the stripped New York Stock and New York Curb Exchange transactions are kept. These serve as background for the discussion of business organization and what private enterprise has contributed to our superior standard of living. All pupils learn to read the daily quotations. This provides an opportunity to review fundamentals, study interest and dividends, costs of doing business, and tax collections.

Each pupil is given twenty sheets on which have been duplicated all corporations on the New York Stock and New York Curb Exchange arranged in alphabetical order. These are classified by number and arranged alphabetically under forty-four industry headings. From these lists the pupils select five companies to be used in their senior-year theses. They write to these companies for annual reports and other reference material.

As the class progresses, some pupils are clipping and dating articles, some are sorting, some are classifying, some are working on the quotation scrapbooks, some may be doing sheets of corrective penmanship on figures, and others are adding clippings to the senior files.

Senior Thesis

The senior thesis is done in the third-year typewriting class and is designed to correlate the pupil's whole secondary school training. Many of these are over one hundred pages long. These theses help the pupils to bridge the gap between the classroom and working in some American industry. Besides the financial newspaper, the pupils use the Kiplinger *Washington Letter*,

UNITED SERVICES

GENERAL CLERICAL

the Henry J. Taylor reprints of weekly broadcasts, and miscellaneous trade papers.

Conferences with graduates reveal their confidence in "knowing how to go about a job" because of the experiences they had in working with a business newspaper.

A major task such as this, which is carried on through two years' training, makes all clerical practice class jobs purposeful. In addition, such a report provides many opportunities for assimilating other training, such as English, history, civics, economics, advertising, type-writing, office methods, business machines, filing, book-keeping, and penmanship. Those who wish to illustrate their work develop their artistic ability.

Every business teacher can use a part of class time to emphasize some phase of American business so that every pupil can appreciate the part it has had in the development of our country. They will then be inspired to exert influence to help preserve the economic structure which has given the United States the highest standard of living in the world.

Teaching Aids

(Continued from page 28)

tachistoscope as a flash-card method of presenting training in the perception of digits, words, phrases, and short sentences. He found that tachistoscopic training develops "more rapid stroking in the very early stages of skill development," and that fewer errors were made by those participating in the controlled experiment. Apparently, any of the flash drills which are conducted in shorthand classes to accelerate learning may be presented effectively by means of this projector.

The lantern slide projector is another type of equipment which can be used to good advantage in the classroom. The use of a single 3¼-by-4-inch or 2-by-2-inch slide (depending upon the type of projector) can stimulate an entire class period. If the particular transparency desired is not available, it can be made rather easily by the classroom teacher or students. The ease of preparing the slides, along with their versatility and low cost, makes them important teaching tools in all phases of education.

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GREGG EDITION; Record Sheet; Teacher's Manual

SIMPLIFIED GREGG EDITION; Teacher's Manual and Key

PITMAN EDITION

HAROLD B. GILBRETH, Editor
GLADYS BAHR, Associate Editor

SELECTED SUGGESTIONS FOR TEACHING BASIC BUSINESS

*Contributed by Elise Etheredge, Columbia High School,
Columbia, South Carolina*

If you were a ninth grade youngster in a basic business class and about fifteen years old, what mental picture would you get from studying the cost of loans, insurance, taxation, and general economic welfare? The average youngster has had limited business experience. He cannot understand many of the pictures, charts, and materials in his textbook. He needs much help in developing his understanding of his place in the economic scheme of things.

The alert basic business teacher can collect a treasury of free and inexpensive materials that work magic in exciting interest in class discussions. Some of these materials are listed below. In addition, other suggestions are outlined that will enable the pupils to understand better the materials that have been assigned for class work.

In studying the question of what is business, pupils will benefit from listing all of their recent purchases. From these lists a few items may be picked out and traced back to their original source. In doing this, discussion should develop as to the variety of jobs performed in the growing, manufacturing, and marketing processes. By combining this approach with textbook materials, many pupils are able to get a clearer conception of the business process.

Money and Banking

In discussing the problem of money as it applies to secondary school pupils, an excellent source book may be secured free of charge from the United States Secret Service. It is called *Know Your Money*. In simple, interesting language and clear illustrations it tells the duties of the Secret Service organization, the need for and the history of money, the types of denominations, and how to recognize real and counterfeit bills. Precautions in handling Government checks and securities are also given.

Another device for arousing the pupils' interest in money is a display of coins and bills in general usage. These should be examined carefully, front and back, with a discussion of the types of information printed or stamped on them. Many pupils have foreign coins and notes brought to them as souvenirs from far places. Pupils especially enjoy comparing foreign money with ours and with the monies of other countries.

As pupils study banking, a visit to the local bank will provide valuable motivation. On these visits, plans should be made to see the money available in those institutions, safety deposit vaults, time locks, microfilming, and proof machines used in bookkeeping. A visit of this type should be supplemented by the use of rental films on the subject. An examination of rental film catalogs will indicate films of this type that are available.

Budgeting and Wise Spending

When pupils study budgeting and wise spending, the following practices are suggested:

Have the pupil keep a daily record of his expenditures for two weeks or a month. Using this record, have him estimate the monthly and weekly expenses of his family, the cost of necessities for his family, possible savings he could make in expenditures, and income he could add.

Have the pupil study prices, quality, and terms of articles he wants to buy to determine the most "thrifty" purchase. Teach him to read labels, guarantees, and contents before buying, and to understand how to decide what he wants and why it is thrifty to make a specific purchase.

Send pupils to stores to secure and compare cash and installment prices. Help them understand how to calculate the interest charge on installment payments.

Send the pupils to money-lending agencies so that they may learn something about the types of loans made, interest rates, and payment regulations. Have them compare costs of loans and also study home financing plans.

Economic Risks

In discussing sharing economic risks, pupils may be given the following assignments:

Listen to insurance advertisements on the radio to learn what the insurance companies are saying about the contracts they sell.

Have the pupils read and bring to class insurance advertisements which they find in newspapers and magazines. It will be interesting to arrange these on a bulletin board and to discuss the display.

Outside speakers are often willing to explain policies of various types. In addition, speakers from government agencies may be secured to explain the savings plans offered by the United States Government.

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UNITED SERVICES

DISTRIBUTIVE OCCUPATIONS

WILLIAM R. BLACKLER, Editor
JOHN A. BEAUMONT, Associate Editor

VITALIZING YOUR SALESMANSHIP COURSE

Contributed by J. H. Martin, El Camino College, El Camino, California

Today, when competition is the keynote of commerce, it is imperative that the employer in retail selling constantly seek new means of meeting this competition and increasing his volume of business. The first major problem confronting such an employer is that of securing effective salespersons. The demand for trained sales personnel is a direct challenge to the salesmanship teacher and offers him a fertile field in which to work.

Selling Oneself

Assuming first that the salesmanship teacher has successfully sold himself and his course to the students, and that he has a group of untrained boys and girls whom he must convert into competent salespersons, his first task is to arouse and hold the interest of each student throughout the course. In order to inspire an enthusiastic attitude in the students, a teacher must radiate the same dynamic personality that he wishes reflected in the students.

Enthusiasm

Once the fire of enthusiasm has been kindled, the teacher must constantly fan the flame by suggesting new ideas, new plans for activities, and new projects in which the students can participate. It is cooperation and participation in many activities that develop the personality and capabilities of the students, which is a major purpose of the salesmanship course.

Following are a few devices used by the author in arousing interest in salesmanship.

Young American Salesmanship Day

One of the most interesting and effective activities employed to stimulate enthusiasm in the salesmanship course was a project called "Young American Salesmanship Day." Sixty-nine selected sales students participated in the event. They operated simultaneously two stores of a nationally-known chain, located in different cities and different states. Every position in the stores, from manager to stockroom attendant, was filled by a student selected for that particular position.

The successful execution of the project was not accomplished overnight. Much time and energy had to be devoted to planning each detail, weeks before the event occurred. Nine boys were selected as an "executive committee" to aid in the planning. This committee selected those whom they wished to act as managers of the different stores. The managers then selected their

department heads, clerks, and other workers, until all positions were filled. Naturally, before such a project can be undertaken, the cooperation of the store managers must be secured. This necessitates a job of real selling by the salesmanship teacher.

Organization of a Club

Another important medium used in vitalizing the salesmanship course was the organization of a club, whose purpose was to supplement the work being done in the classroom, and to offer the students another avenue of self-expression. At club meetings, a guest speaker was invited to talk on some topic pertaining to salesmanship. The speaker was usually a personnel manager or other executive of one of the stores.

"Selital"

A third activity was the editing and publishing of a class newspaper called the *Selital* (sell-it-all). The salesmanship students performed work on the paper; this included editing, reporting, typewriting, mimeographing, and other duties pertaining to newspaper publication. A wealth of talent was uncovered and developed through this interesting activity, and the students vied with one another in supplying original material for publication in the *Selital*.

Class Library

A library, with an elected student librarian, was maintained in the classroom. The library contained books, pamphlets, displays, and the like, much of which was furnished by store managers interested in the work being done by the salesmanship students. This material enabled the students to study various phases of the distributive process not to be found in textbooks.

Practical Training

Introductory training in retail selling is important, but it cannot match actual selling experience as a means of stimulating interest in the course.

With this thought in mind, and as a means of offering to the students another outlet for self-expression and personality development, a project was planned whereby each of the 120 students received an opportunity to get actual experience in retail selling.

The managers of many stores in the vicinity were consulted, and a plan was presented whereby the students would be permitted a period of practice selling, at the training-rate wage. Students proving capable and willing were eligible, at the end of this practice period, for work at the prevailing minimum wage.

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OFFICE STANDARDS AND COOPERATION WITH BUSINESS

ERWIN M. KEITHLEY Editor
CHARLES B. HICKS, Associate Editor

TEACHING THE LETTER OF APPLICATION

Contributed by Ruth L. Bradish, Instructor in Business English, Phoenix Union High School, Phoenix, Arizona

Co-operation between school and business should exist in some form at every stage of instruction. In the teaching of the letter of application, the relationship of the teacher to the pupil and of the pupil (as an applicant) to the businessman is apparent. As competition in various employment areas becomes increasingly keen, there is a corresponding increase in the teacher's responsibility to assist the pupils to make effective application and thus help bridge the gap between school and employment.

Fundamentals Come First

At the Phoenix Union High School the letter of application is taught in the Business English classes. Since Business English is a year subject, most of the pupils' actual writing is done in the second semester. A review of fundamentals in grammar, spelling, punctuation, and composition is taken up in the first semester. Vocabulary drill is emphasized with particular stress on correct business terminology. The study of layout and form, design of letter-heads, parts of a business letter, and the composition of a few simple letters are additional aspects of the first semester's work. Pupils must master these fundamentals before they can write a good application letter.

Discussion Precedes Writing

The specific content of the application letter requires discussion and study before a pupil is ready to compose the letter itself. The preliminary work includes the study of help wanted advertisements in the local papers, class discussion of "Making an Application," examination of application forms obtained from local firms, preparation of a bulletin board, and rehearsal of the application procedure.

From the consideration of the want ads in the city's newspapers the pupil gains a partial picture of job opportunities in the community and some knowledge of the kinds of information the employer wants concerning the applicant.

During the general class discussion of this matter, topics such as correct dress, good posture, neatness, punctuality, courtesy, alertness, and poise are considered. The pupil learns that he will feel more confident and more at ease if he has a carefully planned mental outline of the pertinent information the employer would be likely to require.

Usually, local business firms are very willing to furnish sample application forms so that the pupils may become familiar with them. To one who has had no previous experience with such a form, the correct filling in of the lines presents a real problem. Pupils do not clearly understand the significance of such items as nationality, experience, health, and physical handicaps.

The pupil is especially confused about experience, being under the impression that he should mention only experience in the particular field with which the application is concerned. He should realize that any sort of work experience increases his value in the employer's eyes. Such jobs as baby-sitting, managing a paper route, and mowing lawns give the youthful worker some conception of employer-employee relationships, the importance of punctuality, initiative, and responsibility, as well as how to get along with other people. Non-paid extra-curricular activities also, such as assisting the attendance clerk, the librarian, the dean, or the social director, may develop qualities which are essential to success in the business world. A short skit, with a cast that includes an employer, his secretary, and several applicants, stimulates lively discussion of the correct and incorrect things to do and say during the interview.

Finally the Letter

During the final phase of the unit, pupils write several letters and prepare personal data sheets to accompany them. They begin with letters to imaginary firms suggested by exercises in their text books. Next, they answer newspaper advertisements. They also write unsolicited letters to several local firms. Finally, those who wish to make actual application for a job write letters to be mailed. Some of the letters have to be revised several times, and each revision is checked in class so that the pupil sees possibilities for improvement.

The joy of teaching is realized when tangible results are obtained. Most impressive in the minds of last year's class was the success achieved by one of the seniors. He had labored earnestly over an unsolicited application to a large firm where he felt that there would be opportunity to learn and to advance in a business in which he was especially interested. The final revision of his letter of application was excellent. It was clear and direct; it showed originality and revealed the author's individual personality. The letter was mailed on Monday. Thursday morning he bounded into the classroom to announce that he had a job. The evening before, the firm's personnel manager had interviewed him, stating that he

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UNITED SERVICES

PROFESSIONAL READING

A Manual on Certification Requirements for School Personnel in the United States, by T. M. Stinnett and W. Earl Armstrong, Circular No. 290, National Education Association, Washington 6, D. C., 1951, 192 pages, \$.70.

THIS PUBLICATION, prepared jointly by the National Commission on Teacher Education and Professional Standards of the National Education Association and the U. S. Office of Education, makes the first effort to bring together in one volume the requirements for all school positions. It contains the first complete published list of institutions (numbering 1,217) officially approved by the respective states for the education of teachers with the specific programs of preparation which each is authorized to offer. The volume also contains a chapter on "Current Certification Practices of the States."

Certification requirements are detailed for all states, Alaska, District of Columbia, Hawaii, and Puerto Rico. The manual is designed for teacher-education institutions, state certification officers, and student personnel counseling offices.

How to File and Index, by Bertha M. Weeks, The Ronald Press Company, 1951, 307 pages, \$4.00.

THIS BOOK is intended for secretaries, stenographers, other personnel engaged in filing, for those who plan and direct clerical operations in offices, and for teachers and students of office methods and practice. Its objective is to increase filing efficiency by showing and explaining how to set up and maintain a satisfactory filing system and how to perform the various filing operations. It explains the fundamental principles which are the key to filing problems. Illustrations and examples are given to aid in developing filing methods and procedures.

Directory of Film Evaluations for Teachers of Business Subjects, (Volume III) prepared by Kappa Chapter of Delta Pi Epsilon and issued by Instructional Materials Laboratory, Department of Vocational Education and Practical Arts, School of Education, University of Michigan, Ann Arbor, Michigan, 1951, 73 pages, \$.75.

THE THIRD volume of this directory contains evaluations of sixty-six new and current films suitable for use in business classes. These evaluations have been prepared to guide the business teacher in the effective selection and utilization of films in all business courses. They were made by teachers who owe no allegiance to any film producing company and who are interested primarily in the development of the use of worthwhile films and film-strips as a means of enriching the experience of the business student. The evaluations are planned to serve

the business teacher with limited budget, limited equipment, and limited experience with visual aids. They should also be of interest to experts in the field of visual aids for they represent the point of view of the average classroom teacher.

The films evaluated are classified for use in the following subject areas: bookkeeping, general business, occupational information, office procedures, distributive education, typewriting, and miscellaneous. Volume III is a supplement to Volumes I and II, which contained ninety-two and fifty-five evaluations respectively. Volume II is still available from the same source at seventy-five cents a copy, but Volume I is temporarily out of print. Plans are now underway to consolidate the evaluations contained in Volumes I and II into a single volume.—GEORGE K. COOPER, *University of Michigan, Ann Arbor.*

Other New Books

Record Keeping for Everyone, Second Edition, by William L. Moore and Howard E. Wheland, South-Western Publishing Company, 1951, 224 pages, \$2.00.

Reference Manual for Stenographers and Typists by Ruth E. Gavin and E. Lillian Hutchinson, The Gregg Publishing Company, 1951, 192 pages, \$1.00.

Clerical Payroll Procedures by John A. Pendry, South-Western Publishing Company, 1951, 133 pages, \$1.20.

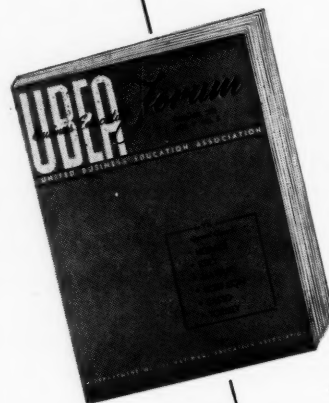
New Booklets

Building for Family Financial Security in Home and Family Living, issued by the Institute of Life Insurance, 488 Madison Avenue, New York City, 1951, 59 pages, free. This resource unit is intended to present a fund of information that will aid teachers in organizing functional programs suited to the life adjustment needs of their particular students.

Instructional Leadership in Small Schools, issued by the Association for Supervision and Curriculum Development, NEA, Washington 6, D. C., 1951, 88 pages, \$1.25. The pamphlet is designed to help those teachers and administrators who are concerned with improving the quality of instructional leadership in small schools.

Identifying Educational Needs of Adults (catalog No. FS 5,4:330), U. S. Government Printing Office, Washington 25, D. C., 1951, 64 pages, \$.35. Results of a study made to discover, evaluate, and describe the better practices followed by administrators of adult education programs in community colleges and local school systems as they attempt to find out what educational activities to provide.

... the ideas
which promote better
education for business



pass through
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who will do the job

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Basic Business

(Continued from page 31)

There are many suggestions for making a study of travel more interesting. Among these are the following:

Collect Kodachrome postal cards that show scenic, commercial, and historic locations. Use these as a bulletin board display and follow up the display with class discussion. Collect magazines which contain suitable articles about famous vacation spots and keep them on a reading table in the classroom.

Have a souvenir party in class to show and explain souvenirs that pupils have collected on the trips they have made. Pupils will find it interesting to tell why they treasure these souvenirs.

Have the pupils plan an imaginary vacation trip and gather data for it by securing maps, plotting itineraries, studying about the places they would like to visit, looking up names of hotels and prices in a hotel guide, preparing an expense record that might be used on the trip, and writing business letters to Chambers of Commerce in the areas to be visited.

Vocational Guidance

Projects which have been found to be valuable in the study of vocational guidance include the following:

Have pupils choose three vocations that interest them and gather full information about the education requirements, whether the occupation is chiefly manual or mental in type, working conditions, hours, holidays and vacations, opportunities for advancement, pay, and job locations.

Have them study information available in books and magazines on vocations and trades, and through interviewing persons who have been successful in the community in particular vocations.

Have the pupils visit certain businesses in the community to see workers on the job and to learn about the variety of activities performed in connection with these jobs.

It is recognized that these suggestions are oversimplified and leave out much that might be added. However, to follow these and similar suggestions will increase interest in the basic business class.

Office Standards

(Continued from page 33)

had been most favorably impressed by the letter. The personal interview was equally satisfactory, so the young applicant had been asked to report for work the Monday following his high school graduation. In succeeding days, other pupils received replies to their letters asking them to call for personal interviews.

Emphasis on fundamentals, discussion before writing, help from business—all of these contribute to the successful teaching of the letter of application and the successful placement of graduates in business.

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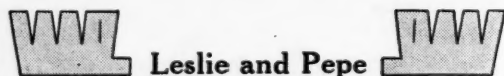
City _____ Zone _____ State _____

Shorthand

(Continued from page 25)

"Shorthand outlines are written only so that they may later be read or transcribed correctly."

There is no trick to the teaching of shorthand. Once a pupil has acquired a reasonable knowledge of shorthand theory, common-sense procedure will help him to develop skill in its use. There are many good techniques used by teachers which aid the pupil in his climb up the speed ladder, and it really makes little difference which ones a teacher uses. But it is important, if the pupil is to acquire his best speed with the least amount of trouble, that the teacher of shorthand let him be free to write in his own natural style. The fewer the restrictions placed upon him, the more quickly will he attain his goal.



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Distributive Occupations

(Continued from page 32)

Student Committees

The burden of responsibility connected with the execution and coordination of these various vitalizing activities is too great for the teacher to carry alone; therefore he must have assistants. The development of as many student committees as possible solves this problem, as well as serving further to develop the capabilities of a larger percentage of students. Every student has some ability to think and suggest, and it is the teacher's responsibility to develop that ability to a degree of usefulness. With the proper encouragement, many excellent ideas can and will come from the students, and it is the teacher's responsibility to foster an attitude of helpful suggestion and bring the classroom into harmony with progressive, personalized teaching methods.

Bookkeeping

(Continued from page 27)

Interest on savings (time) deposits semi-annually on January 1 and July 1. Patterns of accounting entries vary, but the most typical is to debit *Interest Paid* and to credit *Reserve for Interest* to accrue the estimated interest on savings accounts. On January 1 and July 1 the *Reserve* is debited and the *Savings Deposits* account is credited. Four banks accrue daily, three banks accrue monthly, and two banks make no accrual. The latter two merely debit *Interest Paid* and credit the *Savings Deposits* account semi-annually.

The Daily Statement of Balances

Each bank prepares a daily statement of balances consisting of a classified listing on a printed sheet of all the accounts of the bank's general ledger. These daily "trial balances" of the bank are generally set up in the form of a combined balance sheet and income statement. The banks in your community will probably be very willing to provide you with copies of these daily statement forms. You will find them very interesting and useful for special reports and for display purposes.

Note the terminology of the typical bank ledger. Instead of the conventional non-banking term, *Notes Receivable*, banks use *Loans* or *Loans and Discounts*. Instead of *Interest Income* the banks use *Interest Received* or *Interest Earned* or variations thereof. The banks are almost unanimous in their use of the *Interest Paid* account instead of an *Interest Expense* account.

Conclusions

The alternative journal entry sequences and the multiplicity of account titles used indicates that there is no standard bookkeeping system used in the Duluth banks. Each bank has developed its own system. The smaller banks operate on a cash basis and keep the number of accounts in their general ledger at a minimum. The smaller banks feel that the advantages of a simpler accounting system outweigh the theoretical virtues of the

more elaborate and more accurate systems of bookkeeping designed to provide a minutiae of detail for managerial use. The larger banks also indicate a tendency toward simplicity in their bookkeeping.

The bookkeeping teacher will find it easy to study a bank's bookkeeping procedures and will be rewarded by an improved understanding of the practical application of this subject.

Selected Readings in Bookkeeping

(Continued from page 24)

- "Teaching Bookkeeping in a Rural Area," Anna F. Rosner, Dec '48, p. 31.
- "Teaching Bookkeeping Under Conditions of Complete Mobilization," Lloyd V. Douglas, Jan '51, p. 27.
- "Teaching Social Security Taxes in Bookkeeping," H. M. Sherman, Dec '49, p. 12.
- "Teaching Special Column Journals," Forrest L. Mayer, Dec '49, p. 17.
- "Using Charts the First Day in Bookkeeping and Accounting," Vernon V. Payne, Jan '50, p. 19.
- "Using Common Experiences for Teaching Beginning Bookkeeping," Harry Huffman, Dec '47, p. 8.
- "Using Resources of Business to Enrich Teaching," Russell J. Hosler, Dec '48, p. 38.
- "Visualizing Adjusting Entries," Betty S. Mintz, Dec '50, p. 22.
- "Visualizing the Balance Sheet," Robert J. Thompson, Jan '51, p. 22.
- "Vitalizing the Accounting Course," James Blanford, Dec '47, p. 40.
- "Walls Can Teach Bookkeeping, Too," W. T. Wagoner, Dec '48, p. 12.
- "Why Teach Bookkeeping," Harry Huffman, Dec '47, p. 8.

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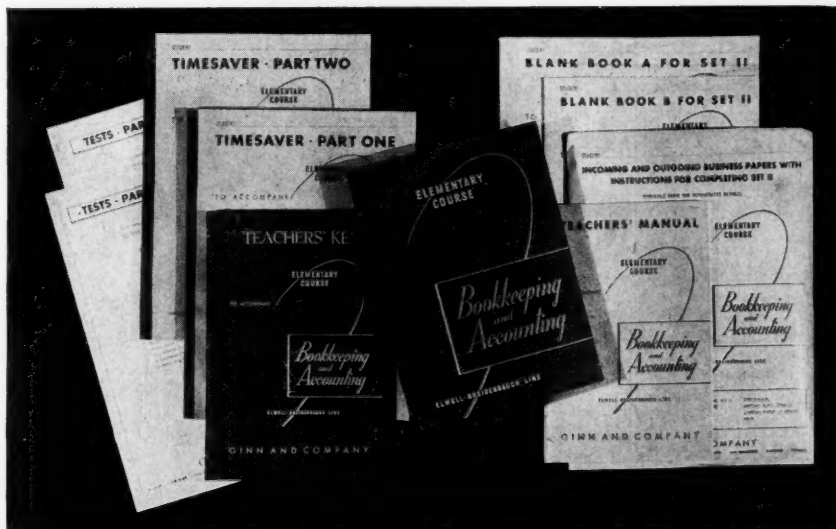
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Typewriting

(Continued from page 26)

they should be told the present requirement and not the standard that they will be expected to meet two or three months later.

6. *Absence of Tension Evolving from the Teacher.* If the teacher is a fusser and a fumbler—always looking for something—and never quite prepared for the next step in the teaching procedure—he may be sure that his students will be unrelaxed and “tied in knots.” It is helpful to note on a 3-by-5 card the activities that are planned for a certain unit or class period. It is also excellent to distribute mimeographed assignment sheets at the beginning of each portion of the course to reduce to a minimum time spent in giving assignments and instructions. Would not anyone be tense if he had to wait fifteen or twenty minutes each day for the teacher to make the assignments and give oral instructions to the group? The mimeographed sheets may be placed in the numbered shelves to be taken by the students when the homework papers are turned in.

7. *Businesslike Atmosphere in the Classroom.* Would one expect a businessman to scream to his co-worker at the back of the room? Neither should a student expect a teacher to do this. Would an employer prowl around all day, inspecting the work and bending over a typewriter to help his fellow worker, or discussing something with the person at the next desk? Neither should a typewriting teacher do any of these things. In most business offices the employees go to the supervisor at his desk for information or for help. Naturally, at times it is necessary for the teacher to go to the student's desk but these trips should be kept at a minimum.

8. *Individual and Collective Praise.* A conscientious effort should be made to inspire each student to strive for higher goals. It should be impressed upon him that skill building has been difficult even for the champion typists as well as for the less expert, and that no one has the innate ability to type; it must be acquired.

9. *Checking only the Best Writing out of Three.* Another very effective method of encouraging relaxation is to give three timed writings and allow the student the option of handing in only the best one of the three. If a student does well on his first writing, he will try to do better on the other two; if his first writing is poor he will not become discouraged because he will still have two more chances to make a good showing on the assignment.

Any or all of the above expedients are recommended to teachers of typewriting to assist the students in maintaining relaxation for their classroom performance.

A special package containing three issues (December, 1947-49) of the **FORUM** which feature bookkeeping and accounting may be obtained by sending one dollar (postage paid on orders accompanied by check or money order) to **UBEA, 1201 Sixteenth Street, N. W., Washington 6, D. C.**



Headquarters Notes
December, 1951

SEASON'S

GREETINGS

Again, the spirit of Christmas and the New Year causes us to think of our N.B.E.A. friends, both old and new, whose loyalty make it possible for the Association to begin 1952 with a commendable record.

Whatever success the Association may claim is due largely to those members who are giving unselfishly of their time for the promotion of better business education. Special recognition is given at this time to members of the 10,000 Club - Forum and Quarterly editors and contributors; state chairmen and committee members; F.B.C.A. sponsors, both state and local; members of our N.B.E.A. National Council; delegates to the Representative Assembly; officers of the N.B.E.A. divisions, affiliated and cooperating associations - the N.E.A. staff and other members whose long hours of work and added responsibility are essential to the organized profession.

New goals and challenges are ahead. In 1952, we must secure the active support and participation of the remaining business teachers who do not belong to our unified professional organizations. These business teachers need us and our organization services, and we need them. In 1952, every teacher will want to give his best to his united profession.

And so to you, friends and members of the N.B.E.A. Family, we extend Christmas greetings. May the New Year bring you fortune and abiding good cheer.

Hollis Guy, Executive Secretary

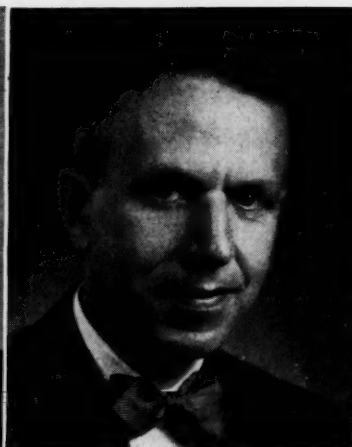
Ray G. Price, President

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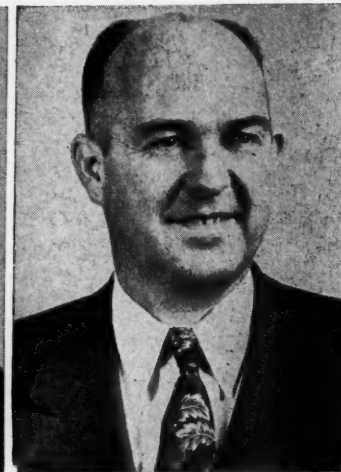
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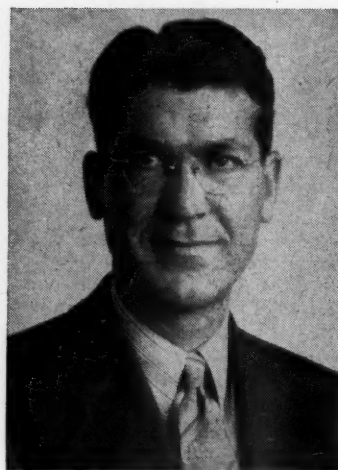
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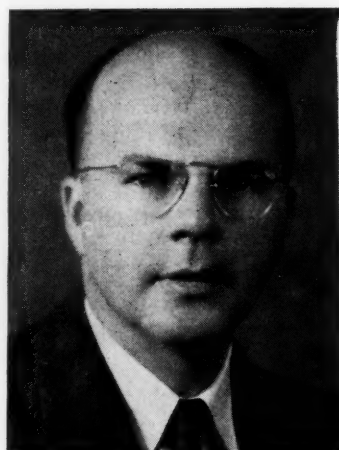
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Office Standards

FORUM SCHEDULE

Shorthand (October) *Editor*—Dorothy Veon, Pennsylvania State College, State College, Pennsylvania.

Typewriting (November) *Editor*—John L. Rowe, Teachers College, Columbia University, New York City; *Associate Editor*—Dorothy Travis, Central High School, University of North Dakota, Grand Forks.

Bookkeeping and Accounting (December) *Editor*—Harry Huffman, Virginia Polytechnic Institute, Blacksburg; *Associate Editor*—Fred C. Archer, State Teachers College, St. Cloud, Minnesota.

Modern Teaching Aids (January) *Editor*—Lewis R. Toll, Illinois State Normal University, Normal; *Associate Editor*—Mary Bell, San Francisco State College, San Francisco, California.

General Clerical and Office Machines (February) *Editor*—Mary E. Connelly, Boston University, Boston, Massachusetts; *Associate Editor*—Regis A. Horace, State Teachers College, Plymouth, New Hampshire.

Basic Business (March) *Editor*—Harold Gilbreth, Winthrop College, Rock Hill, S. C.; *Associate Editor*—Gladys Bahr, Stephens College, Columbia, Missouri.

Distributive Occupations (April) *Editor*—William R. Blackler, State Department of Education, Sacramento, California; *Associate Editor*—John A. Beaumont, State Department of Education, Springfield, Illinois.

Office Standards and Co-operation With Business (May) *Editor*—Erwin M. Keithley, Department of Business Education, University of California, Los Angeles 24; *Associate Editor*—Charles B. Hicks, Ohio State University, Columbus.

UBEA DIVISIONS PLAN SPECIAL SERVICE BULLETINS

A special bulletin "Research Planning in Business Education" is scheduled for release in the fall of 1952. The first part of the bulletin will present a brief statement of overall research planning in four general areas: [1] office education, [2] education for the distributive occupations, [3] general or basic business education, and [4] education for small businesses. The treatment of each general or main area will be in three respects: [1] what teaching materials are needed, [2] where should such materials be presented in secondary schools and colleges, and [3] how should such materials be organized and taught.

Plans for publishing the bulletin were developed at the meetings of representatives of the sponsoring organizations—UBEA Research Foundation, Delta Pi Epsilon, and National Association of Business Teacher-Training Institutions. John M. Trytten is chairman of the joint committee. Other committee members are: Elvin S. Eyster, M. Herbert Freeman, Irene C. Hypps, E. C. McGill, Hollis Guy, John L. Rowe, Edwin A. Swanson, and Herbert A. Tonne.

Supervisors

The Administrators Division has issued the revised Directory of Business Education Supervisor in Cities of over 100,000 Population, in the State Departments of Education, and in the U. S. Office of Education. The directory was published in the October, 1951, issue of THE

NATIONAL BUSINESS EDUCATION QUARTERLY.

Certification

The Business Teacher Certification Committee composed of Hamden L. Forkner, Peter L. Agnew, John L. Pineault, John L. Rowe, and Harry Huffman, Chairman, met in New York City on July 31 to develop a statement of business teacher certification policies which will be presented to the representatives of the institutions belonging to the National Association of Business Teacher-Training Institutions for consideration.

A tentative draft of twenty-three policies has been drawn up and are being reviewed by the executive board and will also be reviewed by the representative of each of the teacher-training institutions. It is hoped that these policies will be of use to the state departments of education and the various national associations who are concerned with teacher certification. It is further planned that these policies together with research concerning business teacher certification will be published in a special bulletin to be made available to all of the professional members of UBEA. It then will be possible for all persons interested in certification to become familiar with the policies developed by the National Association of Business Teacher-Training Institutions. In so doing, they many be able to help their own states in raising the standards of business teaching.

AFFILIATED, COOPERATING, AND UBEA REGIONAL ASSOCIATIONS

The announcements of meetings, presentation of officers, and special projects of affiliated, cooperating, and UBEA regional associations should be of interest to FORUM readers. An affiliated association is any organized group of business teachers which has been approved for representation in the UBEA Representative Assembly. A UBEA regional association is an autonomous group operating within a UBEA district which has unified its program of activities with UBEA and has an official representative on the UBEA National Council for Business Education. A cooperating association is defined as a national organization or agency for which the UBEA National Council for Business Education has established a coordinating committee.

Affiliated Associations

Akron Business Education Association
Alabama Business Education Association
Arizona Business Educators' Association
Arkansas Education Association, Business Section
California Business Education Association
Chicago Area Business Educators' Association
Colorado Education Association, Commercial Section
Connecticut Business Educators' Association
Delaware Commercial Teachers Association
Florida Business Education Association
Georgia Business Education Association
Houston Independent School System, Commercial Teachers Association
Idaho Business Education Association
Illinois Business Education Association
Indiana State Teachers Association, Business Education Sections
Inland Empire Commercial Teachers Association
Iowa Business Teachers Association
Kansas Business Teachers Association
Kentucky Business Education Association
Louisiana Business Education Association
Maryland Business Education Association
Minnesota Business Education Association
Mississippi Business Education Association
Missouri State Teachers Association, Business Education Section
Montana Business Education Association
Nebraska State Education Association, District 1, Business Education Section
New Hampshire Business Educators' Association
New Jersey Business Education Association
New Mexico Business Education Association
North Carolina Education Association, Business Education Section
North Dakota Education Association, Commercial Education Section
Ohio Business Teachers Association
Oklahoma Commercial Teachers Federation
Oregon Business Education Association
Pennsylvania Business Educators Association
Philadelphia Business Teachers Association
St. Louis Area Business Education Association
South Carolina Business Education Teachers Association
South Dakota Commercial Teachers Association
Tennessee Business Education Association
Texas State Teachers Association, Business Education Section
Tri-State Business Education Association
Utah Education Association, Business Education Section
Virginia Business Education Association
Washington, Western Commercial Teachers Association
West Virginia Education Association, Business Education Section
Wisconsin Business Education Association
Wyoming Business Education Association

BUSINESS EDUCATION IN THE MOUNTAINS-PLAINS REGION



Seen and heard at the Wyoming Business Education Association meeting were Margaret Blackler, vice-president; Alberta Smith, secretary-treasurer; Lois Underwood, president; Earl Nicks, guest speaker; Robert Hitch, executive board; and O. A. Libby, executive board.

Wyoming

The business teachers of Wyoming met in Casper on October 5 for their second state meeting. Traveling from two to three hundred miles to attend a business teachers meeting might seem ridiculous to teachers in other sections of the country, but not to those interested in promoting better business education in Wyoming.

Definite progress has been made by the association to unite all business teachers in the state so that they will be better prepared to meet the demands placed upon their enlarging departments. Enrollment in the association has doubled since coming under the unified plan—when a teacher joins the state organization, he automatically becomes a member of UBEA. This is the same plan of organization used by many successful professional groups.

Guest speaker for the Casper meeting was Earl G. Nicks, director of the College of Business Administration, University of Denver. Mr. Nicks caught the enthusiasm and interest of each teacher as he talked about "The New Responsibilities of Business Education." He stressed the following points: [1] Get out of your small area and become acquainted with the total program of business educa-

tion. [2] Promote professionalization—if you are vitally interested in your work, you will be a member of your professional associations. [3] Evaluate your students. [4] Develop a better subject-matter focus.

In discussing the demands made by employers for boys and girls just out of high school, Mr. Nicks said, "Sure they can get a job, but the demands upon business are so great today that the employer wants someone not only to do the bookkeeping, shorthand, and typewriting, but he wants young men and women who know something about law, advertising copy, and the relations of economics and marketing to business.

"Business responsibilities have increased and students with two or more years of business administration behind them are more valuable to their employers because of their broader and more expansive knowledge of business. The employer is ready to pay for that further knowledge and the demand for college graduates of business administration has become greater and greater."

Another highlight of the Casper meeting was the report of the San Francisco meeting of the UBEA Representative Assembly which was given by the Wyoming delegate, Margaret Chastain. Mrs. Chastain teaches in Worland High School.

WESTERN REGION

WBEA

President Marsdon A. Sherman was a guest speaker at the recent meeting of the Arizona Business Education Association. WBEA's immediate past-president, Theodore Yerian, addressed the Utah Business Education Association at its meeting in Salt Lake City on November 11.

State associations which are members of WBEA are making an "all out" effort to recruit one-hundred per cent unified membership in the state, region, and UBEA before the third annual meeting of WBEA which will be held in Oakland, California, April 7-8, 1952. Any member who joins his state associations is automatically a member of the Western Business Education Association.

Utah

Theodore Yerian, Oregon State College, Corvallis, was guest speaker at the fall meeting of the Business Education Section of the Utah Education Association. "What Is New in Business Education" was the topic Dr. Yerian selected for the luncheon address. In the afternoon, Dr. Yerian discussed new techniques in the teaching of typewriting and shorthand.

William F. Edwards, Dean of the College of Commerce, Brigham Young University, Provo, spoke on the topic "Making Financial Statements Speak." Dr. Edwards was the principal speaker at the accounting and bookkeeping section which was a part of the afternoon program.

The officers elected for 1951-52 are Jesse Black, president; Flora Olsen, vice president; May Ogden, secretary; and Alfred C. Neilsen, treasurer. Directors of the association are Nellie Ray, Charles A. Wall, Ila Mortensen, William Abplanalp, and Newell W. Miles. Evan M. Croft of Provo is the UBEA-WBEA director for Utah.

Washington

Officers of the Western Washington Business Education Association are: president, Edward Almquist, Lincoln High School, Seattle; vice president, Byron Marshall, Garfield High School, Seattle; and secretary-treasurer, Mary McCann, Bothel High School, Bothel. President Almquist is also vice president of the Washington Council for Business Education.

Important Date!

April 7-8, 1952 in Oakland

WBEA-CBEA Joint Convention

BUSINESS EDUCATION IN THE CENTRAL REGION

Iowa

"Looking Ahead with Business Teachers" was the theme of the annual meeting of the Iowa Business Education Association which was held in Des Moines on November 2. Philip S. Pepe, director of the production utilization department of Remington Rand Inc., New York City, was the principal speaker at the opening session. Mr. Pepe discussed some of the new discoveries in the learning of shorthand.

The following subject-matter discussion groups were held in the afternoon:

Bookkeeping—Darlys Diekman, Calmar High School, chairman.

Thomas Shorthand—Larry Van Syoc, Lamont High School, chairman.

Distributive Education and Retail Selling—Florence Nelson, Newton High School, chairman.

Typewriting—Mrs. Beryl Morden, Jefferson High School, chairman.

Gregg Shorthand—Kay Parker, Corning High School, chairman.

General and Social Business—James T. Blanford, Iowa State Teachers College, chairman.

Among the guest speakers were: Angeline Lins, University of Wisconsin; Leonard J. Porter, Prentice-Hall, Inc.; Cecil Stanley, Nebraska Department of Education; Herman Baehr, Kansas State Teachers College; Albert C. Fries, Northwestern University; and Luvicy Hill, University of Nebraska.

E. L. Marietta, Iowa State Teachers College, Cedar Falls, presided at the general meeting and business session.

At the business session, Ruth Tumbleson of Des Moines was elected to succeed Dr. Marietta as president of the association. Kathleen Parker of Corning was elected to succeed Virginia Marston as secretary-treasurer after Miss Marston was named vice-president.

Another item on the agenda at the business session was the consideration of a unified program of action. The group voted the adoption of the following resolution:

Resolved that the Iowa Business Education Association pledge its full support to the plan of unification of the Iowa Business Education Association, the National Business Teachers Association, and the United Business Education Association as currently suggested under the leadership of the United Business Education Association.

Approximately three hundred teachers attended the meeting.

Illinois

Laura Brown, president of the Illinois Business Education Association, presided at the executive board meeting which was held in Chicago. Other officers present were: vice president, Mary Sullivan, Peoria Public Schools Office Co-ordinator; secretary, P. J. Philhower, East Moline High School, East Moline; and treasurer, Homer Ely, Alton High School, Alton. Board members present included: James Coughlin, Board of Education, Chicago; Helen E. Reinhardt, New Trier Township High School, Winnetka; and Cleo Cassady, Northern Illinois State Teachers College, DeKalb.

Plans were made for the annual Illinois Business Education Association convention which will be held at the Congress Hotel, April 3, 4, and 5. The theme for this convention will be "Preparing Illinois Youth for Business Life." Albert C. Fries, Northwestern University, is program chairman for the meeting. A new feature is being added to IBEA's activities this year in the form of a newsletter called *IBEA News*. The purpose of this publication is to unify and to acquaint business educators in Illinois with current trends and activities for business education. Enos Perry, Director of Business Education in Chicago, will serve as editor and Lewis Toll, Illinois State Normal University, will be in charge of circulation. John A. Beaumont, Chief, Business Education Service, Springfield, has been named historian for the year.

EASTERN REGION

Pennsylvania

The Pennsylvania Business Educators' Association, whose present membership is now over 730, will hold its annual business meeting in Harrisburg on December 28, 1951. The election of officers for the new year will be held at this meeting.

Program chairman, Morgan E. Foose, has announced that John R. Haubert, State Department of Education, Harrisburg; and Ruth Snyder, Boiling Springs High School, will be the principal speakers at the fore-noon session. Miss Snyder will speak on "Public Relations and the Business Education Department." Dr. Haubert will discuss "The Goals for 1952."

Elsie Garlow Rineer of State Teachers College, Indiana, is the new editor of *PBEA NEWS* succeeding Margaret Gorbach Rubendall of Thiel College.

Plans for the annual spring conferences

(Continued on next page)

BUSINESS EDUCATION IN THE SOUTHERN REGION

SBEA

Arthur L. Walker, State Department of Education, Richmond, Virginia, and second vice-president of the Southern Business Education Association has been named membership director for the Southern Business Education Association.

The following state membership directors have been named by SBEA and UBEA:

Alabama—Mary Helen Dodson, Alabama Polytechnic Institute, Auburn.

Arkansas—Joseph Clements, Arkansas State College, State College.

Florida—Betty Weeks, Miami Senior High School, Miami.

Georgia—Lucy Robinson, Marietta High School, Marietta.

Kentucky—Vernon Musselman, University of Kentucky, Lexington.

Louisiana—Gladys Peck, State Department of Education, Baton Rouge.

Mississippi—Margaret Buchanan, Mississippi State College, Columbus.

North Carolina—Pending.

South Carolina—Teressa Price, Gilbert High School, Gilbert.

Tennessee—Theodore Woodward, George Peabody College, Nashville.

Virginia—Harry Huffman, Virginia Polytechnic Institute, Blacksburg.

West Virginia—Cloyd Armbrister, Concord College, Athens.

Each of the state directors has in turn appointed local membership chairmen. As this issue of the FORUM goes to press, Louisiana is leading the twelve states in number of members enrolled under the unified plan.

Louisiana

The program committee of the Louisiana Business Education Association designed a special session of its November meeting for office employees. This year, members of the association issued invitations to their former students, school secretaries, and other office personnel to attend the special session and the banquet. Training office employees is our business, therefore, much can be gained by cooperation between business teachers and the products of their classrooms. Principals, superintendents, and supervisors were also invited to the meeting.

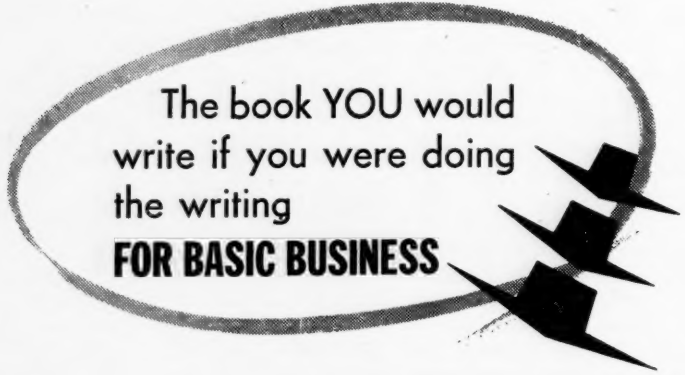
Pennsylvania (Continued)

are in progress and will be published in a later issue of the FORUM. The Western Division Conference of PBEA will be held in Wilkinsburg on April 19, 1952, with Merlin Chute, Wilkinsburg, as chairman on arrangements, and Fred Kellam, of Westinghouse High School, Pittsburgh, as program chairman. The Eastern Division Conference is scheduled for Reading on April 26, 1952, with Adam Brucher, Jr., Reading, as chairman on arrangements and Renetta Heiss, Altoona, as program chairman.

The present officers of PBEA are: Phyllis Zeigler, Huntingdon, president; Raymond Morgan, Johnstown, first vice-president; Benjamin Kuykendall, Philadelphia, second vice-president; Edith Fairlamb, Reading, secretary; and William Whiteley, Reading, treasurer.

Delaware

The annual meeting of the Delaware Commercial Teachers Association was held at the DuPont High School, Wilmington, on October 26. Charles E. Zoubek of the Gregg Publishing Company was guest speaker.



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Chapters Organized Recently

Alabama—Blue Springs High School, Blue Springs; Gadsden High School, Gadsden; Jacksonville State Teachers College, Jacksonville; and Tarrant High School, Birmingham.

Arkansas—DeWitt High School, DeWitt; Little Rock Senior High School, Little Rock; and Fuller High School, Sweet Home.

California—Brawley Union High School, Brawley; Campbell Union High School, Campbell; Carpinteria Union High School, Carpinteria; Mt. Diablo High School, Concord; Woodrow Wilson High School, Los Angeles; Chaffey Union High School, Ontario; Ripon Union High School, Ripon; George Washington High School, San Francisco; Santa Ynez Valley Union High School, Santa Ynez; Van Nuys High School, Van Nuys; and Whittier Union High School, Whittier.

Colorado—Bayfield High School, Bayfield.

Florida—Chattahoochee High School, Chattahoochee; DeLand High School, DeLand; and Liberty County High School, Bristol.

Georgia—Acworth High School, Acworth; Austell High School, Austell; McDonough High School, McDonough; and Peabody High School, Milledgeville.

Idaho—Southern Idaho College of Education, Albion.

Illinois—Hyde Park High School, Chicago; and Lincoln Community High School, Lincoln.

Indiana—Froebel School, Gary; and Jefferson High School, Lafayette.

Iowa—Parkersburg High School, Parkersburg.

Kansas—Clay County Community High School, Clay Center; and Decatur Community High School, Oberlin.

Kentucky—Farmington High School, Farmington; and Nortonville High School, Nortonville.

Louisiana—Kelly High School, Kelly; Loranger High School, Loranger; Sulphur High School, Sulphur; and University School, Baton Rouge.

Maryland—Calvert County High School, Prince Frederick; and Frederick Douglass Junior-Senior High School, Baltimore.

Mississippi—Caledonia Consolidated High School, Caledonia.

Missouri—Gray Ridge Consolidated School, Gray Ridge.

New Jersey—Wilbur Watts High School, Burlington; and Madison High School, Madison.

New York—North Tonawanda High School, North Tonawanda.

(Continued on next page)

Directory of State Chapters of FBLA

State chapters of FBLA have been organized and are functioning in twelve states. Plans are now being made for the organization of additional state chapters next year. Officers of state FBLA chapters and chairmen of State FBLA Committees for the year 1951-52 are listed below.

California State Chapter

President: Arthur Franco, East Los Angeles Junior College, Los Angeles
Vice President: Northern District—Richard N. Soares, Fresno Junior College, Fresno; Central District—Marlene Bennett, Chino High School, Chino; Southern District—Al Dieda, El Camino College, El Camino College
Secretary: Drexel Kramer, Wilson High School, Long Beach
Treasurer: Donna Burgan, Rosemead High School, Rosemead
Reporter: Helaine Finkelstein, Salinas Union High School, Salinas
Chairman of State FBLA Committee: Mr. J. H. Martin, El Camino College, El Camino College

Florida State Chapter

President: Helen Hiers, Florida State University, Tallahassee
Vice President: Wayne Boyette, Hardee County High School, Wauchula
Secretary: Frances Brooks, Chattahoochee High School, Chattahoochee
Treasurer: Estelle Harper, Florida State University, Tallahassee
Reporter: Marlene Lenz, Florida State University, Tallahassee
Chairman of State FBLA Committee: Mr. William Richards, Florida State University, Tallahassee

Georgia State Chapter

President: James Jones, Lanier High School for Boys, Macon
V. P. (College): George Brown, West Georgia College, Carrollton
V. P. (High School): Edward England, Rome Senior High School, Rome
Secretary: Inez Layfield, Peabody High School, Milledgeville
Treasurer: Jack Cowart, Mercer University, Macon
Historian: Joyce Hollingsworth, McHenry High School, Rome
Chairman of State FBLA Committee: Mrs. Zeb B. Vance, Mercer University, Rome

Illinois State Chapter

President: Robert Bonday, Proviso Township High School, Maywood
Vice President: Ruth Moore, Decatur High School, Decatur
Secretary: Joan Davidson, Naperville High School, Naperville
Treasurer: Mary Ann Lawrentz, J. Sterling Morton High School and Junior College, Cicero
Reporter: Jackie Bean, Benton Township High School, Benton
Chairman of State FBLA Committee: Mr. Robert T. Stickler, Proviso Township High School, Maywood

Indiana State Chapter

President: Richard Milan, Lawrence Central High School, Indianapolis
First Vice-President: Albert Cashdollar, New Castle High School, New Castle
Second Vice-President: Wanda Davis, Connersville High School, Connersville
Secretary: Peggy Lambert, Lawrence Central High School, Indianapolis
Treasurer: Phyllis Cartwright, New Castle High School, New Castle
Reporter: William Goodman, Greensburg High School, Greensburg
Chairman of State FBLA Committee: Dr. M. E. Studebaker, Ball State Teachers College, Muncie

Iowa State Chapter

President: Max Probasco, Chariton High School, Chariton
Vice President: William C. Linthicum, Creston High School, Creston
Sec'y-Treasurer: Carol Davis, Cedar Falls High School, Cedar Falls
Chairman of State FBLA Committee: Mr. E. L. Marietta, Iowa State Teachers College, Cedar Falls
Student Assistant: James Ribbeck, Iowa State Teachers College, Cedar Falls

(Continued)

Louisiana State Chapter	
President:	Richard Escudier, Lafayette High School, Lafayette
Vice President:	Jo Ann Prestridge, Natchitoches High School, Natchitoches
Sec'y-Treasurer:	Joann Spinks, Hammond High School, Hammond
Reporter:	Joe Hicks, Boyce High School, Boyce
Chairman of State FBLA Committee:	Mr. Richard D. Clanton, Bolton High School, Alexandria
New Mexico State Chapter	
President:	Ward Olson, New Mexico Highlands University, Las Vegas
Vice President:	Earl David Wright, Ruidoso High School, Ruidoso
Secretary:	June Small, Carlsbad High School, Carlsbad
Treasurer:	Richard Martinez, Taos High School, Taos
Reporter:	Peggy McNatt, Ruidoso High School, Ruidoso
Chairman of State FBLA Committee:	Mr. Ray Farmer, New Mexico Highlands University, Las Vegas
Ohio State Chapter	
President:	Jay Riedel, Terrace Park High School, Terrace Park
First Vice-President:	Helen Rigney, Libbey High School, Toledo
Second Vice-President:	Robert Creamer, Mentor Junior-Senior High School, Mentor
Secretary:	Nancy Carver, Chardon High School, Chardon
Treasurer:	Margaret Hall, Burnham High School, Sylvania
Reporter:	June Brazier, Bowling Green State University, Bowling Green
Chairman of State FBLA Committee:	College—Dr. E. G. Knepper, Bowling Green State University, Bowling Green High School—Mr. Clarence W. Phillips, Junior-Senior High School, Mentor
Oregon State Chapter	
President:	Barbara Wagness, Salem High School, Salem
Vice President:	Delores Petska, Redmond Union High School, Redmond
Secretary:	Dorothy Miller, Woodburn High School, Woodburn
Treasurer:	Barbara Wright, Molalla Union High School, Molalla
Chairman of State FBLA Committee:	Miss Clara Voyen, Albany High School, Albany
South Carolina State Chapter	
President:	Joan Franklin, Newberry High School, Newberry
First Vice-President:	Carolyn Weatherly, Furman University Womans College, Greenville
Second Vice-President:	Brooks Smith, Gilbert High School, Gilbert
Secretary:	Joan Muller, Greenwood High School, Greenwood
Treasurer:	Joyce Livingston, Orangeburg High School, Orangeburg
Reporter:	Patricia Roach, Greenville Senior High School, Greenville
Historian:	Betty Donohue, Brookland-Cayce High School, Cayce
Corresponding Sec'y:	Mildred Bell, Thornwell High School, Clinton
Chairman of State FBLA Committee:	Mr. B. G. Ehrhardt, Orangeburg High School, Orangeburg
Virginia State Chapter	
President:	Patricia Kennedy, Waynesboro High School, Waynesboro
First Vice-President:	Irene Stoneman, Varina High School, Richmond
Second Vice-President:	Charlotte Weeks, Christiansburg High School, Christiansburg
Secretary:	Shirley Mallory, Jefferson High School, Roanoke
Treasurer:	Carol Deal, Maury High School, Norfolk
Reporter:	Beverly Stone, Henry Clay High School, Ashland
Chairman of State FBLA Committee:	Miss Marguerite Crumley, State Supervisor of Business Education, State Board of Education, Richmond

Chapters Organized Recently

(Continued from page 49)

North Carolina—High Point College, High Point; and Mineral Springs High School, Winston-Salem.	Columbia.
Oklahoma—Jenks High School, Jenks.	Texas—Edgewood High School, San Antonio; and Robert E. Lee High School, Baytown.
Oregon—Medford High School, Medford.	Vermont—Waterbury High School, Waterbury.
Pennsylvania—Warren High School, Warren.	West Virginia—Morris Harvey College, Charleston.
South Carolina—Blythewood High School, Blythewood; Manning High School, Manning; and Olympia High School,	Hawaii—Waimea High School, Waimea, Kauai.

Hammond Chapter Begins Campaign

The Hammond (Louisiana) FBLA Chapter has elected FBLA state secretary, Joanne Spinks, as its new president. Other officers are Aline Vargo, vice president; Rosie Accomando, secretary; Marion Johnson, treasurer; and Doris Norcross, reporter. Mrs. Myrtle Gatlin is sponsor for the chapter.

This chapter has already begun its fund-raising campaign, the first effort being the handling of the programs for the Strawberry-Football Jamboree, held at the SLC stadium on September 7.

New Chapter Organized at Jenks High School

A chapter of the Future Business Leaders of America was established at the Jenks High School, Jenks, Oklahoma, in May. Twenty-three members were installed.

Officers of the chapter are: president, Joan Carlin; vice president, Nancy Lucas; secretary, Helen Martin; treasurer, De Wanda Davis; and reporter, Dewey Lane. Miss Betty Ruth Brown and Mr. W. R. Riddle are the faculty sponsors. Two Jenks business men, Mr. Jeffries and Mr. McDonald, are the advisors.

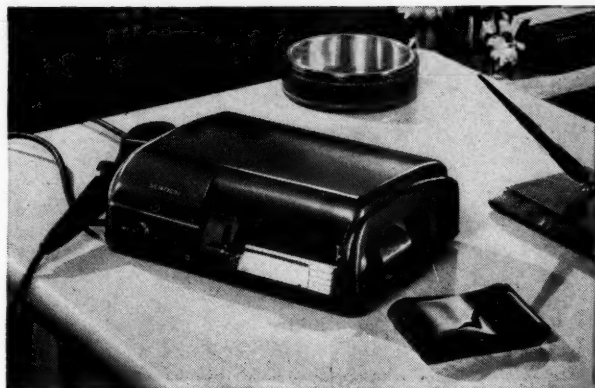
The chapter projects include: [1] Making a lounge for the high school teachers, [2] Making church programs for the Sunday morning church services in the town, [3] Assisting with clerical work in the principal's office. The members organized and directed their own training program to learn the various duties of this office.

The Sapulpa chapter directed the installation.

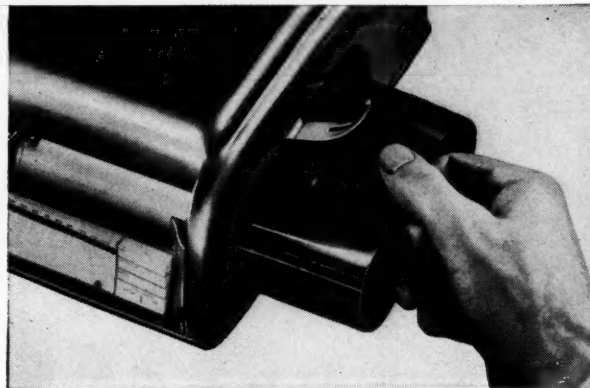
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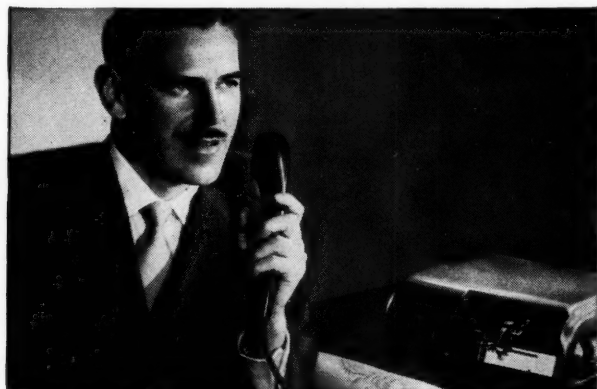
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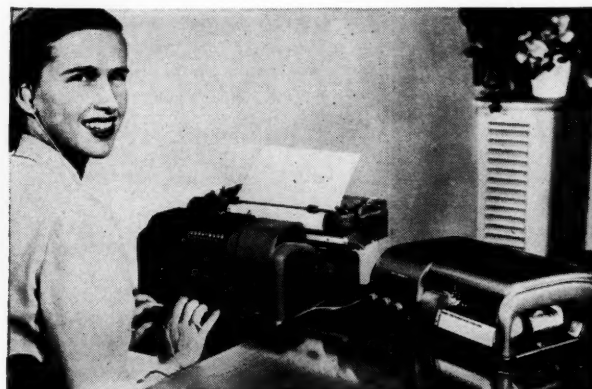
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A Department of the National Education Association

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Promote better business education

UBEA is a democratic organization. The policies of the association are made by a Representative Assembly composed of delegates from the affiliated associations. Any member of **UBEA** may attend the annual meeting of the assembly, but only delegates have voting privileges. Fifty state, area, and regional associations of business teachers are affiliated with **UBEA**.

UBEA's Executive Board (National Council for Business Education) is elected by mail ballot. Three board members represent each of the five districts. This group acts for the Representative Assembly in executing policies of the association.

UBEA has four divisions—Research Foundation; Administrators Division; National Association of Business Teacher-Training Institutions; and the U. S. Chapter, International Society for Business Education. The Divisions elect their own officers, hold conventions, and work on problems in their respective areas of interest. Members of the Divisions are also known as professional members of **UBEA**.

UBEA sponsors more than 500 local chapters of the Future Business Leaders of America, the national youth organization for students in colleges and secondary schools enrolled in business subjects.

UBEA owns and publishes the *Business Education (UBEA) Forum* and *The National Business Education Quarterly*. The twenty-four *Forum* and *Quarterly* editors, each a specialist in his field, provide the readers with down-to-earth teaching materials.

UBEA cooperates with other professional associations, organizations of businessmen, and Federal agencies in projects which contribute to better business education.

UBEA provides a testing program in business subjects—Students Typewriting Tests, and the National Business Entrance Tests which is published and administered by the **UBEA-NOMA** Joint Committee.

MEMBERSHIP RATES

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